55895-1rF

# ANNUAL REPORT

MAY 20, 1775
APRIL 12, 1776

of the

COMMISSIONER OF BANKS

of the

STATE OF NORTH CAROLINA

for the year ended

DECEMBER 31, 1987

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May 2, 1988

To The Honorable James G. Martin, Governor
and
The Honorable Members of the North Carolina General Assembly:

As integral members of North Carolina's financial community, our state-chartered banks play a vital role in the economy of our state. Because their safety and soundness concerns all North Carolinians, the Commissioner of Banks administers a strong program of supervision and regulation which helps protect the depositors and shareholders of North Carolina state-chartered banks. This program includes on-site examinations, statistical monitoring and analysis, and administrative assistance and support.

Consistent with these responsibilities, I respectfully submit the 1987 Annual Report of the Commissioner of Banks. This report summarizes the bank regulatory activities of this office and statistical information pertinent to North Carolina state-chartered banks.

Various financial ratios which are detailed throughout the report indicate a strong state banking system. Total assets of state chartered banks as of December 31, 1987 were $13,590,301,000, an increase of 9.57% over year-end 1986. Consolidated return on assets (ROA) and return on equity (ROE), at 0.93% and 12.51% respectively, reflect overall profitability of state-chartered banks.

North Carolina state-chartered banks also excelled in the area of growth and maintenance of capital, another component of safety and soundness. During 1987, consolidated total equity capital of North Carolina state-chartered banks grew more rapidly than total assets, a condition which strengthened the capital base of the state banking system. At year end, consolidated total equity capital and reserves equalled 8.21% of total assets, compared to 7.99% for 1986. Also, our banks reached a significant milestone at year end when consolidated total equity capital exceeded one billion dollars for the first time, totaling $1,004,853,000.

Growth in the number of newly chartered banks and branches of existing banks underscores the financial soundness of the state banks and affirms the need for the locally owned and oriented bank. At the close of 1987, North Carolina had 53 state-chartered banks operating 920 branches as compared to 1986 when 49 state-chartered banks operated 874 branches. Although 6 branches were closed statewide, primarily because operations were consolidated or trade areas overlapped as a result of mergers or acquisitions, 51 new branches were established by existing or newly chartered banks.

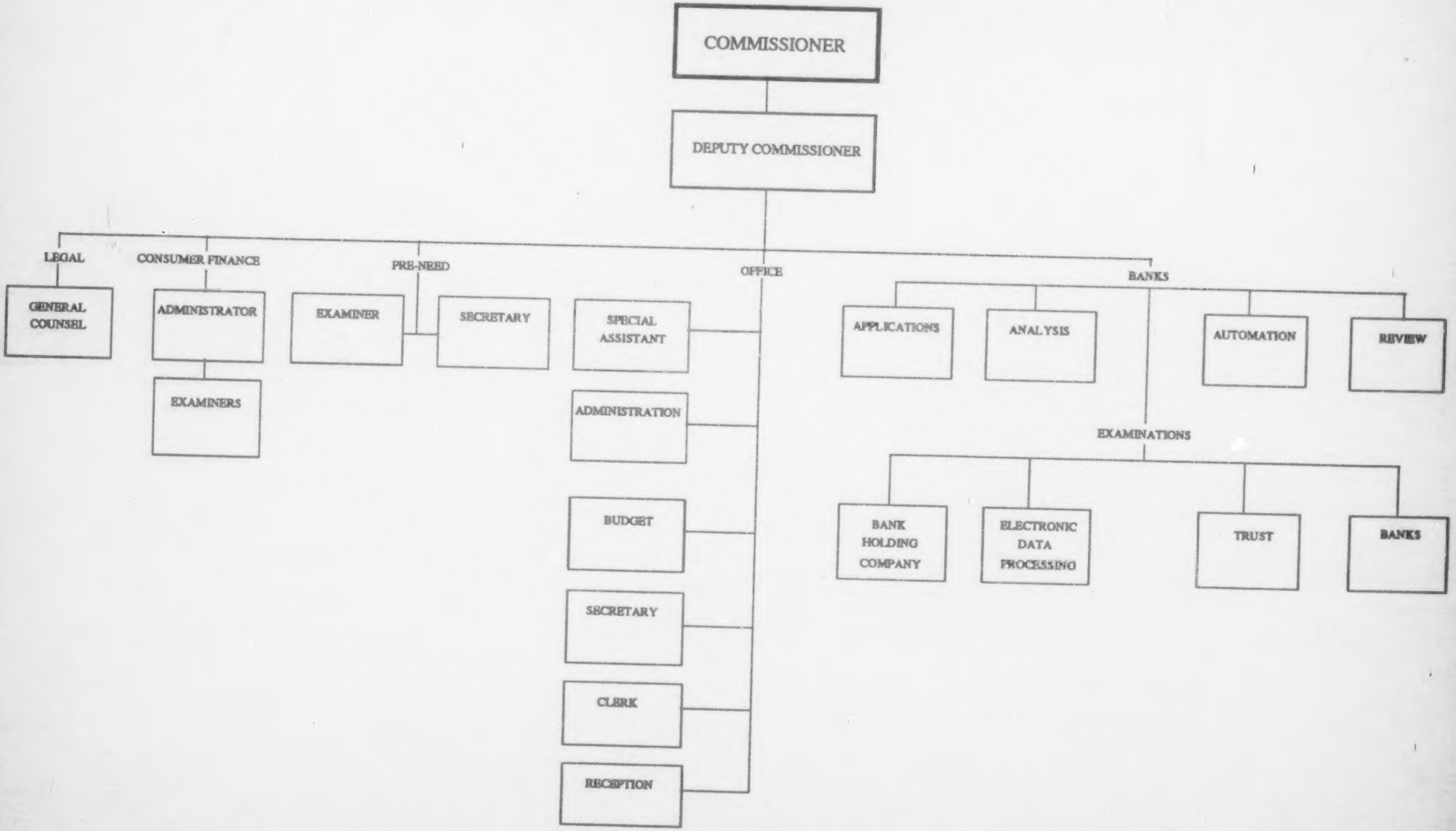
North Carolina is fortunate to have many factors which contribute to the strength of its state banking system. A strong, diversified economy, effective banking laws, competent bank management, and geographic diversification through statewide branching help make North Carolina a strong banking state. We are pleased to report on its success.

Sincerely,

William T. Graham
Commissioner of Banks

# ADMINISTRATION

# OFFICE OF COMMISSIONER OF BANKS


COMMISSIONER
DEPUTY COMMISSIONER
LEGAL
GENERAL COUNSEL
CONSUMER FINANCE
ADMINISTRATOR
EXAMINERS
PRE-NEED
EXAMINER
SECRETARY
OFFICE
SPECIAL ASSISTANT
ADMINISTRATION
BUDGET
SECRETARY
CLERK
RECEPTION
BANKS
APPLICATIONS
ANALYSIS
AUTOMATION
REVIEW
EXAMINATIONS
BANK HOLDING COMPANY
ELECTRONIC DATA PROCESSING
TRUST
BANKS

## OFFICE OF THE COMMISSIONER OF BANKS

The Commissioner of Banks regulates and supervises banking activities under Chapter 53 of the General Statutes of North Carolina. The primary responsibilities of this office are to ensure the safe conduct of banking business; to maintain public confidence in state-chartered banks, and to protect the banks' depositors, debtors, creditors, and shareholders.

A strong program of supervision and regulation helps ensure that these goals are met. This program includes on-site examinations, statistical monitoring and analysis as well as administrative assistance and support. Besides its supervisory and regulatory responsibilities, this office also answers consumer inquiries and complaints.

In 1987 there were examinations of 32 banks, 7 trust departments, and 17 electronic data processing facilities. In addition, there were 20 supervisory visitations and 3 bank holding company inspections.

May 2, 1988

| | |
|---|---|
| William T. Graham | Commissioner of Banks |
| Hal D. Lingerfelt | Deputy Commissioner of Banks |
| L. McNeil Chestnut | General Counsel |
| W. Reitzel Deaton | Consumer Finance Administrator |
| Phyllis A. Stephens | Special Assistant |

Fred Alphin
V. Winston Barnes
John M. Blades
Ruth D. Britt
John L. Clark
Lyn R. Cochrane
J. S. Coltrane, Jr.
Judy M. Craft
Lloyd H. Davis
Kay R. Denning
Bahman Dorafshar
Al G. Edwards III
David A. Ehmig
S. Kern Freeze
Raymond E. Grace
Penny I. Green
Claire R. Grzebien
David B. Hanson
Jay Wayne Love
Christina E. Martin
Thomas L. McElreath
Otis M. Meacham
Norwood H. Mitchell, Jr.
Frank I. Murray
Ralph W. Northcutt
Doris M. Perry
Wilma M. Perry
Donald S. Rayle
Norma F. Reardon
Nancy G. Rhue
G. Scott Smith
Henry B. Watkins
Tami D. Williams

# COMMISSIONERS OF BANKS

## STATE OF NORTH CAROLINA

In 1931 the North Carolina legislature created the Banking Commission, an agency authorized to supervise all state-chartered banks. The Commissioner of Banks, appointed by the Governor to a four-year term, supervises and regulates all state-chartered banks through a professional staff of examiners and administrative personnel. In addition to enforcing the banking laws contained in Chapter 53 of the North Carolina General Statutes, he acts as the executive officer of the North Carolina State Banking Commission.

Listed below are the persons who have served as Commissioner of Banks since 1931.

| NAME | DATES OF SERVICE | |
|---|---|---|
| | From | Until |
| Gurney P. Hood | May 27, 1931 | April 14, 1951 |
| W. W. Jones | April 14, 1951 | October 30, 1957 |
| Frank L. Harrelson, Acting | October 31, 1957 | November 12, 1957 |
| Ben R. Roberts | November 12, 1957 | September 6, 1963 |
| F. Shelby Cullom | September 6, 1963 | January 18, 1966 |
| Frank L. Harrelson, Acting | January 18, 1966 | July 31. 1966 |
| Frank L. Harrelson | August 1, 1966 | June 30, 1976 |
| John R. Tropman | July 1, 1976 | April 27, 1978 |
| Thomas N. Brafford | April 27, 1978 | August 31, 1978 |
| James S. Currie | September 1, 1978 | March 31, 1987 |
| Hal D. Lingerfelt, Acting | April 1, 1987 | May 31, 1987 |
| William T. Graham | June 1, 1987 | |

# THE NORTH CAROLINA BANKING COMMISSION

The North Carolina State Banking Commission provides rules for the guidance of the Commissioner of Banks as he supervises state-chartered banks and enforces the banking laws of North Carolina. It hears appeals resulting from the Commissioner's actions and considers applications for new bank charters and bank mergers.

According to N.C.G.S. 53-92, the State Banking Commission must have 15 members including the State Treasurer who is chairman and ex-officio member. North Carolina law requires that Commission membership be drawn from a broad spectrum of economic endeavors. So that the Commission will have members with expertise in banking, six practical bankers, persons who hold managerial or supervisory positions in a bank or have retired from such duties, are appointed. The Governor appoints five practical bankers while the Lieutenant Governor appoints one.

In order to represent fully the "consumer, industrial, manufacturing, professional, business, and farming interests of our State" (N.C.G.S. 53-92), the remaining eight members must represent the borrowing public. The Governor appoints seven public members, and the Speaker of the House appoints one.

A list of current Banking Commission members is found on the following pages.

# NORTH CAROLINA STATE BANKING COMMISSION

(G.S. 53-92)

| MEMBERS | APPOINTMENT/ REAPPOINTMENT | TERMS | CLASS |
|---|---|---|---|
| Chairman, Ex officio:<br>Harlan E. Boyles<br>State Treasurer<br>325 N. Salisbury St.<br>Raleigh, N. C. 27611<br>919/733-3951 | | | |
| *James C. Adams<br>P. O. Box 1308<br>Mt. Airy, N. C. 27030<br>919/789-9561 | 6/20/86<br>4/10/87 | 6/20/86 - 4-01-87<br>4/01/87 - 4/01/91 | PB |
| **J. W. Adams<br>P. O. Box 250<br>Monroe, N. C. 28110<br>704/289-7486 | 8/14/87 | 4/01/87 - 4/01/91 | PB |
| *Sue M. Adams<br>1716 Brentwood Circle<br>Wilson, N. C. 27893<br>919/243-4854 | 4/22/88 | 4/22/88 - 4/01/89 | PM |
| *Richard P. Budd<br>P. O. Box 25128<br>Winston-Salem, N. C. 27114<br>919/765-7690 | 4/10/87 | 4/01/87 - 4/01/91 | PM |
| *Roger L. Dick<br>P. O. Box 338<br>Albemarle, N. C. 28002<br>704/983-6181 | 4/18/85 | 4/01/85 - 4/01/89 | PB |
| *Paul E. Fisher<br>P. O. Box 307<br>Granite Quarry, N. C. 28072<br>704/279-7291 | 4/18/85 | 4/01/85 - 4/01/89 | PB |
| ***Robert H. Gage<br>305 College St.<br>Morganton, N. C. 28655<br>704/438-4000 | 7/20/83<br>5/08/87 | 7/20/83 - 4/01/87<br>4/01/87 - 4/01/91 | PM |
| *Joe I. Marshall<br>P. O. Box 610<br>Madison, N. C. 27025<br>919/548-6087 | 7/22/83<br>4/10/87 | ** 7/22/83 - 4-01-87<br>4/01/87 - 4/01/91 | PB |

| MEMBERS | APPOINTMENT/ REAPPOINTMENT | TERMS | CLASS |
|---|---|---|---|
| *Hayes C. Martin<br>P. O. Box 5301<br>Asheville, N. C. 28823<br>704/274-0598 | 4/10/87 | 4/01/87 - 4/01/91 | PM |
| *Allie Ray McCullen<br>P. O. Box 1205<br>Clinton, N. C. 28328<br>919/592-3703 | 4/18/85 | 4/01/85 - 4/01/89 | PM |
| *Gary H. Pendleton<br>2908 Lake Boone Place<br>Raleigh, N. C. 27608<br>919/833-2861 | 4/18/85 | 4/01/85 - 4/01/89 | PM |
| *William P. Pope<br>P. O. Drawer 1776<br>Statesville, N. C. 28677<br>704/873-2131 | 4/18/85 | 4/01/85 - 4/01/89 | PM |
| *Felix S. Sabates<br>800 East Boulevard<br>Charlotte, N. C. 28203<br>704/372-9527 | 4/18/85 | 4/01/85 - 4/01/89 | PM |
| *Julia W. Taylor<br>P. O. Box 1932<br>Durham, N. C. 27702<br>919/683-1521 | 4/18/85 | 4/01-85 - 4-01-89 | PB |

PB = Practical Banker - G.S. 53-1(5)
PM = Public Member (Representative of the borrowing public)

Appointed by:
* Governor James G. Martin
** General Assembly, upon recommendation of President of the Senate Lt. Governor Robert B. Jordan, III
*** General Assembly, upon recommendation of the Speaker of the House Liston B. Ramsey

May 2, 1988

## 1987 CHANGES IN STATE-CHARTERED BANKS

The Commissioner of Banks processes formal applications for new banks, bank mergers and acquisitions as well as branch openings, closings, consolidations, and relocations. After this office reviews each application, it directs recommendations to the Banking Commission which takes final action on each transaction.

As of December 31, 1987, North Carolina had 53 state-chartered banks operating 920 branches compared to 1986 when 49 state-chartered banks operated 874 branches in our state. This increase in new banks and branches confirms the financial soundness of our state-chartered banks and indicates a continuing need for the locally owned and oriented bank.

### SUMMARY STATISTICS

| | |
|---|---|
| Number of State Banks, December 31, 1986 | 49 |
| Number of Branches | 874 |
| Total | 923 |
| Number of State Banks, December 31, 1987 | 53 |
| Number of Branches | 920 |
| Total | 973 |
| New Banks Established | 6 |
| State Bank Mergers with Other State Banks | 1 |
| State Bank Mergers with National Banks | 1 |
| New Branches Established | 51 |
| Number of Branches Closed | 6 |
| Number of Branches Closed Through Relocation and Consolidation | 2 |
| New Branches Established as result of State Bank Mergers with State Banks | 1 |
| Number of Branches Established as a result of Acquisition | 2 |

## TABLE OF CHANGES IN STATE-CHARTERED BANKS

### NEW BANKS

| DATE OPENED | NAME | LOCATION |
|---|---|---|
| March 16 | State Bank | 200 S. McPherson Church Road<br>Fayetteville |
| March 23 | The Community Bank | 604 South Key Street<br>Pilot Mountain |
| April 27 | Bankers Trust of North Carolina | 419 North Elm Street<br>Greensboro |
| September 15 | First Community Bank | 100 East Garrison Boulevard<br>Gastonia |
| October 15 | Blue Ridge Bank | 125 North Main Street<br>Sparta |
| November 27 | Community Bank & Trust Co. | 215 South Main Street<br>Rutherfordton |

### NEW BRANCHES

| DATE OPENED | NAME | LOCATION |
|---|---|---|
| January 5 | First-Citizens Bank & Trust Company | South Church Street Drive-In Br.<br>209 South Church Street<br>Charlotte |
| January 6 | Branch Banking and Trust Company | North Ridge Branch<br>6200 Falls of the Neuse Road<br>Raleigh |
| January 8 | Lincoln Bank of North Carolina | Plaza Drive Office<br>Highway 150 Bypass<br>(Northwood Village)<br>Mooresville |
| January 26 | Peoples Bank and Trust Company | Peoples Bank Center<br>4700 Six Forks Road<br>Raleigh |
| January 31 | Republic Bank and Trust Company | Freedom Drive Kroger Office<br>3301 Freedom Drive<br>Charlotte |
| March 7 | Republic Bank and Trust Company | Park Road Kroger<br>2226 Park Road<br>Charlotte |
| March 9 | First-Citizens Bank & Trust Company | Enka-Candler Branch<br>Westridge Market Place<br>US Highway 19-23 West<br>Asheville |

| DATE OPENED | NAME | LOCATION |
|---|---|---|
| March 9 | First Hanover Bank | Hospital Branch<br>1950 South 17th Street<br>Wilmington |
| March 16 | Bankers Trust of North Carolina | Asheboro Branch<br>261 Fayetteville Street<br>Asheboro |
| April 6 | Peoples Bank and Trust Company | Peoples Bank Farm Fresh Office #2<br>6101 North Boulevard<br>Farm Fresh Center<br>Raleigh |
| April 13 | Peoples Bank and Trust Company | Peoples Bank Farm Fresh #4<br>1300 Buck Jones Road<br>Farm Fresh Center<br>Raleigh (Cary) |
| April 13 | Bank of Stanly | Norwood Office<br>South Main Street & Pee Dee Avenue<br>Norwood |
| April 22 | Peoples Bank and Trust Company | Peoples Bank Farm Fresh #3<br>421 Chapanoke Lane<br>Farm Fresh Center<br>Raleigh (Garner) |
| May 1 | Carolina Mountain Bank | Sylva Supermarket Branch<br>19 Webster Road<br>Sylva |
| May 1 | The Bank of Iredell | Troutman Branch<br>134 Main Street<br>Troutman |
| May 4 | United Carolina Bank | Sandhills Branch Office<br>US 15-501 and Johnson Street<br>Aberdeen |
| May 4 | Piedmont State Bank | High Point Road Branch<br>3825 High Point Road<br>Greensboro |
| May 5 | Branch Banking and Trust Company | Knightdale Office<br>Int. of Hwy. 64 & Smithfield Rd.<br>Knightdale Crossing Shopping Ctr.<br>Knightdale |
| May 7 | United Carolina Bank | Tryon Mall Office<br>5400 North Tryon Street<br>Charlotte |

| DATE OPENED | NAME | LOCATION |
|---|---|---|
| May 18 | American Bank and Trust Company | Archdale Branch<br>118 Trindale Road<br>Archdale |
| June 9 | First-Citizens Bank & Trust Company | Knightdale Branch<br>1140 North Smithfield Road<br>Knightdale |
| June 13 | Republic Bank and Trust Company | Eastway Drive Kroger<br>101 Eastway Drive<br>Charlotte |
| June 23 | First-Citizens Bank & Trust Company | Waynesville Branch<br>301 Walnut Street<br>Waynesville |
| June 29 | The Bank of Iredell | Cleveland Branch<br>100 South Depot Street<br>Cleveland |
| June 29 | Carolina Mountain Bank | Cashiers Supermarket Branch<br>Highway 64 East<br>Cashiers |
| July 1 | Lexington State Bank | Thomasville Branch<br>941 Randolph Street<br>Thomasville |
| July 3 | Mid-South Bank and Trust Company | Chapel Hill Office<br>1526 East Franklin Street<br>Chapel Hill |
| July 10 | First Bank | Candor Branch<br>South Main Street<br>Candor |
| July 13 | Citizens Bank | Hayesville Branch<br>Sanderson Street<br>Hayesville |
| July 15 | Bank of Granite | Viewmont Office<br>281 14th Avenue N.E.<br>Hickory |
| July 20 | First Charlotte Bank and Trust Company | South Park Branch<br>2245 Rexford Road<br>Charlotte |
| July 27 | Branch Banking and Trust Company | Jonestown Road Office<br>Overpass of Jonestown Road & US 421<br>Winston-Salem |

| DATE OPENED | NAME | LOCATION |
|---|---|---|
| July 29 | Security Bank and Trust Company | Downtown Office<br>185 North First Street<br>Albemarle |
| July 31 | First Bank | Vass Branch<br>Seaboard Street<br>Vass |
| August 18 | First-Citizens Bank & Trust Company | Conover Branch<br>801 Southwest Conover Boulevard<br>Conover |
| August 24 | Branch Banking and Trust Company | South Square Office<br>4215 University Drive<br>Durham |
| August 24 | Citizens Bank | Andrews Branch<br>Main Street<br>Andrews |
| August 25 | First-Citizens Bank & Trust Company | Clemmons Branch<br>2554 Lewisville-Clemmons Road<br>Clemmons |
| August 25 | Branch Banking and Trust Company | Burlington Main Office<br>1006 South Church Street<br>Burlington |
| August 29 | Republic Bank and Trust Company | Matthews Pineville Road Kroger Ofc.<br>9101 Matthews-Pineville Road<br>Pineville |
| September 1 | First-Citizens Bank & Trust Company | Jordan Road Branch<br>149 Jordan Road<br>Ramseur |
| September 1 | First Charlotte Bank and Trust Company | Monroe Road Branch<br>9524 Monroe Road<br>Charlotte |
| September 9 | First-Citizens Bank & Trust Company | Main Office Forest City<br>109 East Main Street<br>Forest City |
| September 22 | Branch Banking and Trust Company | High Point Road Branch<br>3508 High Point Road<br>Greensboro |
| September 25 | The Village Bank | Carrboro Branch<br>505 West Main Street<br>Carrboro |

| DATE OPENED | NAME | LOCATION |
|---|---|---|
| October 12 | Branch Banking and Trust Company | Stratford Road Office<br>1100 Stratford Road, Bldg. B<br>Winston-Salem |
| October 21 | Lincoln Bank of North Carolina | Cornelius Office<br>20221 Highway 73<br>Cornelius |
| October 26 | Branch Banking and Trust Company | Eastchester Drive Office<br>1116 Eastchester Drive<br>High Point |
| November 9 | The Village Bank | Downtown Chapel Hill Branch<br>113 North Columbia Street<br>Chapel Hill |
| November 11 | First-Citizens Bank & Trust Company | Zebulon Branch<br>101 Wakelon Street<br>Zebulon |
| November 30 | Branch Banking and Trust Company | Winstead Avenue Office<br>127 North Winstead Avenue<br>Rocky Mount |
| December 3 | United Carolina Bank | Parkton Branch Office<br>202 Fayetteville Street<br>Parkton |
| December 15 | First-Citizens Bank & Trust Company | Statesville Main Office<br>204 East Broad Street<br>Statesville |
| December 19 | Community Bank & Trust Company | Forest City Branch<br>330 West Main Street<br>Forest City |

## BRANCH CLOSINGS

| | | |
|---|---|---|
| January 16 | United Carolina Bank | Rockingham Main Office<br>125 East Washington Street<br>Rockingham |
| January 26 | First-Citizens Bank & Trust Company | West Blue Ridge Branch<br>117 West Blue Ridge Road<br>East Flat Rock |
| March 6 | First-Citizens Bank & Trust Company | West Patton Avenue Branch<br>Patton Avenue & Deaverview Road<br>Asheville |
| May 22 | Branch Banking and Trust Company | Steele Street Office<br>120 North Steele Street<br>Sanford |

| DATE OPENED | NAME | LOCATION |
|---|---|---|
| October 30 | Peoples Bank and Trust Company | Elm City Branch<br>Main and Railroad Street<br>Elm City |
| December 31 | First Bank | Carolina Mall Branch (Inside Mall)<br>Highway 29 and Club Road<br>Concord |

## BANK/BRANCH RELOCATIONS

| | | |
|---|---|---|
| March 19 | Mechanics and Farmers Bank | From: 951 South Independence Blvd.<br>Charlotte<br>To: 700 East Stonewall Street<br>Charlotte |
| March 27 | Salem Trust Bank | From: 2150 Country Club Road<br>Winston-Salem<br>To: 2140 Country Club Road<br>Winston-Salem |
| April 6 | First-Citizens Bank & Trust Company | From: 114 South Tryon Street<br>Charlotte<br>To: 128 South Church Street<br>Charlotte |
| July 8 | Branch Banking and Trust Company | From: 4000 Oleander Drive<br>Wilmington<br>To: 802 South College Road<br>Wilmington |
| August 10 | Branch Banking and Trust Company | From: 701 North Harrison Avenue<br>Cary<br>To: Corner of North Harrison Ave. and Northwest Maynard Road<br>Cary |
| August 31 | United Carolina Bank | From: 5701 Yadkin Road<br>Fayetteville<br>To: 5801 Yadkin Road<br>Fayetteville |

## BRANCH NAME CHANGES

| DATE OPENED | NAME | NAME CHANGE |
|---|---|---|
| July 7 | First-Citizens Bank & Trust Company | From: Statesville Office<br>1706 East Broad Street<br>Statesville<br>To: Signal Hill Branch |

| DATE OPENED | NAME | NAME CHANGE |
|---|---|---|
| August 10 | Branch Banking and Trust Company | From: Main Office<br>701 North Harrison Avenue<br>Cary<br>To: Northwoods Office |
| August 25 | Branch Banking and Trust Company | From: Main Office<br>144 Huffman Mill Road<br>Burlington<br>To: Holly Hill Branch |
| August 31 | United Carolina Bank | From: Yadkin Road Branch<br>5701 Yadkin Road<br>Fayetteville<br>To: Ponderosa Branch Office |
| September 28 | First-Citizens Bank & Trust Company | From: Ramseur Branch<br>1517 Main Street<br>Ramseur<br>To: Downtown Branch |
| September 28 | First-Citizens Bank & Trust Company | From: Jordan Road Branch<br>149 Jordan Road<br>Ramseur<br>To: Ramseur Main Office |
| October 29 | Branch Banking and Trust Company | From: Main Street Branch<br>145 West Main Street<br>Sanford<br>To: Kendale Plaza Office |
| October 29 | Branch Banking and Trust Company | From: Race Track Road Dr.-In Br.<br>3503 Clerendon Boulevard<br>New Bern<br>To: Highway 17 South Office |

## OTHER CHANGES

| DATE OPENED | ACTION TAKEN |
|---|---|
| April 3 | First-Citizens Bank & Trust Company relocated and consolidated its Church Street Office, 118 South Church Street, Charlotte, into Charlotte Main Office, 128 South Church Street, Charlotte. |
| April 3 | First-Citizens Bank & Trust Company relocated and consolidated its Church Street Branch, 124 South Church Street, Charlotte, into Charlotte Main Office, 128 South Church Street, Charlotte. |

# BANK HOLDING COMPANIES
# REGISTERED WITH
# THE COMMISSIONER OF BANKS
# AS OF DECEMBER 31, 1987

The Bank Holding Company Act of 1984 requires bank holding companies which have subsidiaries operating in North Carolina to register annually with the Commissioner of Banks.

## NORTH CAROLINA BANK HOLDING COMPANIES

(In alphabetical order including a listing of bank and nonbank subsidiaries operating within the State of North Carolina.)

| CORPORATION NAME | LOCATION |
|---|---|
| Bank of Granite Corporation | Granite Falls |
| Bank of Granite | |
| BarclaysAmericanCorporation | Charlotte |
| American Insurance Agency of Elizabeth Ave., Inc.<br>American Realty and Investment Company<br>BarclaysAmerican/Business Credit, Inc.<br>BarclaysAmerican/Commercial, Inc.<br>BarclaysAmerican/Commercial Services Group, Inc.<br>BarclaysAmerican/Financial, Inc.<br>BarclaysAmerican/Financial Services, Inc.<br>BarclaysAmerican/Leasing, Inc.<br>BarclaysAmerican/Mortgage Corporation<br>Barclays Bank of North Carolina<br>The Citadel Life Insurance Company | |
| Branch Corporation | Wilson |
| Branch Banking and Trust Company<br>Carba Realty, Inc.<br>150 Corporation | |
| Carolina Mountain Holding Company | Highlands |
| Carolina Mountain Bank<br>Community Finance Company | |
| CCB Financial Corporation | Durham |
| Central Carolina Bank and Trust Company, N. A.<br>Republic Bank & Trust Company<br>Southland Associates, Inc. | |

| CORPORATION NAME | LOCATION |
|---|---|
| F & M Financial Corporation | Granite Quarry |
| F & M Investment Co., Inc. | |
| Farmers & Merchants Bank | |
| First Bancorp | Troy |
| First Bank | |
| Montgomery Data Services, Inc. | |
| First Charter Corporation | Concord |
| Carolina Finance Company | |
| First Charter Mortgage Corporation | |
| First Charter National Bank | |
| First Citizens BancShares, Inc. | Raleigh |
| American Guaranty Insurance Company | |
| First-Citizens Bank & Trust Company | |
| First Title Insurance Company | |
| Greenhaven Apartments | |
| National Title Insurance Agency, Inc. | |
| Neuse, Inc. | |
| Stockton, White & Company | |
| SWCO, Inc. | |
| Triangle Life Insurance Company | |
| First Security Financial Corporation | Salisbury |
| Security Bank & Trust Company | |
| First Union Corporation | Charlotte |
| Capitol Credit Plan of N. C., Inc. | |
| Capitol Finance Group, Inc. | |
| Capitol Lease Plan Corporation | |
| Capitol Mortgage Plan Corporation | |
| Capitol Premium Plan, Inc. | |
| First Computer Services, Inc. | |
| First Union Brokerage Services, Inc. | |
| First Union Mortgage Company | |
| First Union National Bank of North Carolina | |
| General Financial Agency | |
| Norton & Ellis, Inc. | |
| Tryon Management, Inc. | |

| CORPORATION NAME | LOCATION |
|---|---|
| **First Wachovia Corporation** | Winston-Salem |
| City Loans, Inc. | |
| First Wachovia Brokerage Service Corporation | |
| First Wachovia Corporate Services, Inc. | |
| First Wachovia International Banking Corporation | |
| First Wachovia Leasing Corporation | |
| First Wachovia Mortgage Company | |
| Greenville Agricultural Credit Corporation | |
| ORE, Inc. | |
| Wachovia Bank and Trust Company, N. A. | |
| Wachovia Financial Corporation | |
| Wachovia Operational Services Corporation | |
| Wachovia Services, Inc. | |
| Wachovia VideoFinancial Services Corporation | |
| The Wachovia Corporation | |
| **FNB Corporation** | Asheboro |
| The First National Bank of Randolph County | |
| **FNB Financial Services Corporation** | Reidsville |
| First National Bank of Reidsville | |
| **LSB Bancshares, Inc.** | Lexington |
| Lexington State Bank | |
| **NCNB Corporation** | Charlotte |
| Atlantic Land Corporation | |
| BNC Realty Company | |
| CLA Properties, Inc. | |
| Comfortable Mortgages, Inc. | |
| Hartwell Properties, Inc. | |
| MAR, Inc. | |
| MRM Properties, Inc. | |
| NCNB Community Development Corporation | |
| NCNB Corporate Services, Inc. | |
| NCNB Equity Corporation | |
| NCNB Financial Services, Inc. | |
| NCNB Futures Corporation | |
| NCNB Lease Investments, Inc. | |
| NCNB Leasing Corporation | |
| NCNB Mortgage Corporation | |
| NCNB National Bank of North Carolina | |
| NCNB Operations, Inc. | |
| NCNB Overseas Corporation | |
| NCNB Plaza Charlotte, Inc. | |
| NCNB Properties, Inc. | |
| NCNB SBIC Corporation | |

| CORPORATION NAME | LOCATION |
|---|---|
| NCNB Securities, Inc. | |
| NCNB Venture Corporation | |
| RIL, Inc. | |
| ShoreMount Corporation | |
| Superior Life Insurance Company | |
| TIM, Inc. | |
| **Peoples Bancorporation** | Rocky Mount |
| Peoples Bank and Trust Company | |
| Mid-South Bank and Trust Company | |
| Peoples Mortgage Company | |
| Sun States Finance Company | |
| **Southern Bancshares (N.C.), Inc.** | Mount Olive |
| Goshen, Inc. | |
| Southern Bank & Trust Company | |
| **Southern National Corporation** | Lumberton |
| Southern International Corporation | |
| Southern National Bank of North Carolina | |
| Southern National Farm Products Development Corp. | |
| Southern National Insurance Services | |
| Southern National Leasing Corporation | |
| Southern National Mortgage Company | |
| Southern National Realty Corporation | |
| Unified Investors Life Insurance Company | |
| **The Planters Corporation** | Rocky Mount |
| The Planters National Bank and Trust Company | |
| **United Carolina Bancshares Corporation** | Whiteville |
| UCB Facilities Corporation | |
| UCB Financial Services Corporation | |
| United Carolina Bank | |

## OUT OF STATE BANK HOLDING COMPANIES

(In alphabetical order including a listing of the nonbank subsidiaries with offices operating in North Carolina.)

| NAME OF CORPORATION | LOCATION (CITY & STATE) |
|---|---|
| AmSouth Bancorporation | Birmingham, Alabama |
| AmSouth Mortgage Company, Inc. | |
| Bank of New England | Boston, Massachusetts |
| New England Commercial Finance Corporation<br>New England Merchants Leasing Corporation | |
| Barnett Banks of Florida, Inc. | Jacksonville, Florida |
| Verifications, Inc. | |
| Beneficial Corporation | Wilmington, Delaware |
| Beneficial Mortgage Co. of North Carolina<br>Beneficial North Carolina Inc. | |
| Chemical New York Corporation | New York, New York |
| Chemical Financial Corporation<br>Chemical Financial Services Corporation | |
| Citicorp | New York, New York |
| Citicorp Acceptance Company, Inc.<br>Citicorp Financial, Inc.<br>Citicorp Homeowners, Inc.<br>Citicorp Information Resources, Inc. | |
| Citizens Fidelity Corporation | Louisville, Kentucky |
| Citizens Fidelity Leasing Corporation | |
| Citizens and Southern Corporation | Atlanta, Georgia |
| C & S Commercial Corporation<br>C & S Family Credit, Inc. | |

| NAME OF CORPORATION | LOCATION (CITY & STATE) |
|---|---|
| First Illinois Corporation | Evanston, Illinois |
| Mercury Finance of North Carolina | |
| Fleet Financial Group, Inc. | Providence, Rhode Island |
| Fleet Finance, Inc. | |
| Fleet Real Estate Funding | |
| Manufacturers Hanover Corporation | New York, New York |
| CIT Group/Equip Financing, Inc. | |
| Manufacturers Hanover Consumer Service American, Inc. | |
| Manufacturers Hanover Leasing Corporation | |
| Manufacturers Hanover Whellease, Inc. | |
| Midlantic Banks, Inc. | Edison, New Jersey |
| Midlantic Commercial Co., Inc. | |
| NBD Bancorp, Inc. | Detroit, Michigan |
| NBD Mortgage Company | |
| Norwest Corporation | Minneapolis, Minnesota |
| Norwest Financial North Carolina, Inc. | |
| Norwest Financial North Carolina 1, Inc. | |
| Norwest Financial Leasing, Inc. | |
| Security Pacific Corporation | Los Angeles, California |
| Security Pacific Finance Corporation | |
| Security Pacific Housing Services, Inc. | |
| Signet Banking Corporation | Richmond, Virginia |
| Landmark Financial Services of North Carolina, Inc. | |
| Signet Home Loan Corporation/North Carolina | |
| South Carolina National Corporation | Columbia, South Carolina |
| Provident Finance Company of North Carolina, Inc. | |
| Provident Mortgage Company, Inc. | |

| NAME OF CORPORATION | LOCATION (CITY & STATE) |
|---|---|
| Sovran Financial Corporation | Norfolk, Virginia |
| Sovran Credit Corporation | |
| Sovran Equity Mortgage Corporation | |
| Sovran Leasing Corporation | |
| Sovran Mortgage Corporation | |
| United Virginia Bankshares, Inc. | Richmond, Virginia |
| United Virginia Mortgage Corporation | |

# MAXIMUM RATE
# OF INTEREST ALLOWED ON CERTAIN LOANS
# STATE OF NORTH CAROLINA
# COMMISSIONER OF BANKS

According to the provisions of G.S. 24-1.1(3) and 24-1.2(2a), the Commissioner of Banks determines monthly the maximum rate of interest allowed on certain loans of $25,000 or less. The maximum rate is 16%, or an index tied to the current six month U. S. Treasury Bill rate, whichever is greater. The maximum rate allowed by this statute and the period in which it changed are displayed below.

| PERIOD | RATE OF INTEREST |
|---|---|
| June 7 - June 30, 1981 | 21.5 |
| July 1 - July 31, 1981 | 19.5 |
| August 1 - August 31, 1981 | 20.0 |
| September 1 - September 30, 1981 | 21.0 |
| October 1 - October 31, 1981 | 20.5 |
| November 1 - November 30, 1981 | 19.5 |
| December 1 - December 31, 1981 | 17.5 |
| January 1 - January 31, 1982 | 17.5 |
| February 1 - February 28, 1982 | 19.0 |
| March 1 - March 31, 1982 | 20.0 |
| April 1 - May 31, 1982 | 19.0 |
| June 1 - June 30, 1982 | 18.0 |
| July 1 - July 31, 1982 | 18.5 |
| August 1 - August 31, 1982 | 18.0 |
| September 1 - September 30, 1982 | 17.0 |
| October 1 - December 31, 1982 | 16.0 |
| January 1 - December 31, 1983 | 16.0 |
| January 1 - May 31, 1984 | 16.0 |
| June 1 - October 31, 1984 | 16.5 |
| November 1 - December 31, 1984 | 16.0 |
| January 1 - December 31, 1985 | 16.0 |
| January 1 - December 31, 1986 | 16.0 |
| January 1 - December 31, 1987 | 16.0 |

## REGULATION OF STATE AND NATIONAL BANKS

The system of state and federal banking regulations which the United States has adopted is known as the dual banking system. This system allows both state and federal governments to charter and regulate banks.

Federal regulators include the Office of the Comptroller of the Currency (OCC) which charters and regulates national banks as well as the Federal Reserve which regulates bank holding companies. In addition to these regulators, the Federal Deposit Insurance Corporation (FDIC) serves as the insurer of both national and state-chartered banks.

On the state level, the individual state banking authority charters and regulates state banks. In North Carolina, the Commissioner of Banks acts as the regulatory agency for state banks. Although national banks are automatically members of the Federal Reserve and must be insured by the FDIC, state banks are not required to be members of either institution. All North Carolina state banks, however, are insured by the FDIC, and one state bank is a member of the Federal Reserve.

## ADDRESSES OF FEDERAL REGULATORS

FEDERAL RESERVE BANK OF RICHMOND
701 East Byrd Street
P.O. Box 27622
Richmond, Virginia 23261
800/446-7045

THE OFFICE OF THE COMPTROLLER OF THE CURRENCY
Marquis One Tower, Suite 600
245 Peachtree Center Avenue
Atlanta, Georgia 30303
404/659-8855

FEDERAL DEPOSIT INSURANCE CORPORATION
Marquis One Tower, Suite 1200
245 Peachtree Center Avenue, NE
Atlanta, Georgia 30303
800/222-3342

## NATIONAL BANKS IN NORTH CAROLINA
(As of December 31, 1987)

| NAME OF BANK | HOME OFFICE ADDRESS |
|---|---|
| The First National Bank of Randolph County | Post Office 1328<br>Asheboro 27203<br>919/629-2161 |
| First Union National Bank | First Union Plaza<br>Charlotte 28288<br>704/374-6161 |
| MetroBank, N.A. | 7421 Carmel Executive Park<br>Charlotte 28226<br>704/542-1984 |
| NCNB National Bank of North Carolina | One NCNB Plaza<br>Charlotte 28255<br>704/374-5000 |
| First Charter National Bank | Post Office Box 228<br>Concord 28026-0228<br>704/786-3300 |
| Central Carolina Bank and Trust Company, N.A. | Post Office Box 931<br>Durham 27702<br>919/683-7777 |
| United National Bank | Post Office Box 1450<br>Fayetteville 28302<br>919/483-1131 |
| Greensboro National Bank | Post Office Box 22046<br>Greensboro 27420<br>919/373-8500 |
| Southern National Bank of North Carolina | Post Office Box 1489<br>Lumberton 28358<br>919/671-2000 |
| First National Bank of Reidsville | Post Office Box 2037<br>Reidsville 27320<br>919/342-3346 |
| The Planters National Bank & Trust Company | Post Office Drawer 1220<br>Rocky Mount 27801<br>919/977-8211 |

| NAME OF BANK | HOME OFFICE ADDRESS |
|---|---|
| The First National Bank | Post Office Box 168<br>Shelby 28150<br>704/484-6200 |
| Columbus National Bank | 100 East Main Street<br>Whiteville 28472<br>919/642-6163 |
| Citizens National Bank | 2250 Silas Creek Parkway<br>Winston-Salem 27103<br>919/723-9441 |
| Wachovia Bank and Trust Company, N.A. | Post Office Box 3099<br>Winston-Salem 27102<br>919/770-5000 |

## NORTH CAROLINA STATE-CHARTERED BANKS
(As of December 31, 1987)

| NAME OF BANK | HOME OFFICE ADDRESS |
|---|---|
| Bank of Stanly | 167 North Second Street<br>Albemarle 28001<br>704/983-6181 |
| Randolph Bank & Trust Company | Post Office Box 1888<br>Asheboro 27203<br>919/625-1000 |
| First Commercial Bank | Post Office Box 3079<br>Asheville 28802<br>704/252-3600 |
| The Bank of Bladenboro | Post Office Box 369<br>Bladenboro 28320<br>919/863-3271 |
| The Morris Plan Industrial Bank | Post Office Box 2044<br>Burlington 27215<br>919/229-5338 |
| The Village Bank | Post Office Box 2564<br>Chapel Hill 27514<br>919/929-0252 |
| Barclays Bank of North Carolina | 201 South Tryon Street<br>Charlotte 28201<br>704/339-5112 |
| First Charlotte Bank and Trust Company | Post Office Box 6261<br>Charlotte 28207<br>704/372-7847 |
| Republic Bank and Trust Company | Post Office Box 35607<br>Charlotte 28235<br>704/377-2676 |
| Guaranty State Bank | Post Office Box 1731<br>Durham 27702<br>919/688-9361 |
| Mechanics and Farmers Bank | Post Office Box 1932<br>Durham 27702<br>919/683-1521 |
| Yadkin Valley Bank and Trust Company | Post Office Box 1006<br>Elkin 28621<br>919/835-2626 |

| NAME OF BANK | HOME OFFICE ADDRESS |
|---|---|
| The East Carolina Bank | Post Office Box 337<br>Engelhard 27824<br>919/925-9411 |
| State Bank | Post Office Box 2589<br>Fayetteville 28302-2589<br>919/864-7811 |
| Bank of Four Oaks | Post Office Box 309<br>Four Oaks 27524<br>919/963-2177 |
| The Fidelity Bank | Post Office Box 8<br>Fuquay-Varina 27526<br>919/552-2242 |
| First Community Bank | Post Office Box 2358<br>Gastonia 28053<br>704/868-4251 |
| Bank of Granite | Post Office Box 128<br>Granite Falls 28630<br>704/396-3141 |
| Farmers & Merchants Bank | Post Office Box 307<br>Granite Quarry 28072<br>704/279-7291 |
| Bankers Trust of North Carolina | Post Office Drawer 21527<br>Greensboro 27420<br>919/274-3300 |
| Piedmont State Bank | 4817 West Market Street<br>Greensboro 27409<br>919/294-2000 |
| Triad Bank | Post Office Box 22006<br>Greensboro 27420<br>919/852-8810 |
| Topsail State Bank | Highway 17<br>Hampstead 28443<br>919/270-4108 |
| Carolina Mountain Bank | Post Office Box 829<br>Highlands 28741<br>704/526-3784 |
| American Bank & Trust Company | Post Office Box 6517<br>High Point 27262<br>919/884-1717 |

| NAME OF BANK | HOME OFFICE ADDRESS |
|---|---|
| Central State Bank | Post Office Box 2836<br>High Point 27261<br>919/882-2574 |
| High Point Bank and Trust Company | Post Office Box 2276<br>High Point 27261<br>919/889-3300 |
| First Scotland Bank | Post Office Box 2016<br>Laurinburg 28352<br>919/276-4628 |
| Lexington State Bank | Post Office Box 867<br>Lexington 27293-0867<br>704/246-6500 |
| Lincoln Bank of North Carolina | Post Office Box 657<br>Lincolnton 28092<br>704/732-2222 |
| The Heritage Bank | Post Office Box 100<br>Lucama 27851<br>919/291-1383 |
| Bank of Union | Post Office Box 1459<br>Monroe 28110-1459<br>704/289-9555 |
| Southern Bank and Trust Company | 101 North Center Street<br>Mount Olive 28365<br>919/658-9411 |
| The Bank of Currituck | Post Office Box 6<br>Moyock 27958<br>919/435-6331 |
| Citizens Bank | 300 Peachtree Street<br>Murphy 28906<br>704/837-9291 |
| Avery County Bank | Post Office Box 246<br>Newland 28657<br>704/733-4331 |
| Peoples Bank | Post Office Box 467<br>Newton 28658<br>704/464-5620 |
| Lumbee Bank | Post Office Box 908<br>Pembroke 28372<br>919/521-9707 |

| NAME OF BANK | HOME OFFICE ADDRESS |
|---|---|
| The Community Bank | Post Office Box 1368<br>Pilot Mountain 27041<br>919/368-5334 |
| Bank of Pine Level | Post Office Box 249<br>Pine Level 27568<br>919/965-5721 |
| First-Citizens Bank & Trust Company | Post Office Box 151<br>Raleigh 27602<br>919/755-7000 |
| Peoples Bank and Trust Company | Post Office Drawer 872<br>Rocky Mount 27801<br>919/977-4811 |
| Community Bank & Trust Co. | 215 South Main Street<br>Rutherfordton 28139<br>704/287-2244 |
| Security Bank and Trust Company | Post Office Box 2189<br>Salisbury 28144<br>704/633-7800 |
| First Carolina Bank & Trust Company | 1001 Horner Boulevard<br>Sanford 27330<br>919/776-7621 |
| Mid-South Bank & Trust Company | Post Office Box 1450<br>Sanford 27330<br>919/774-8600 |
| Blue Ridge Bank | Post Office Box 399<br>Sparta 28675<br>919/372-2265 |
| The Bank of Iredell | Post Office Box 1164<br>Statesville 28677<br>704/873-5245 |
| First Bank | Post Office Box 508<br>Troy 27371<br>919/576-6171 |
| United Carolina Bank | Post Office Box 632<br>Whiteville 28472<br>919/642-5131 |
| First Hanover Bank | Post Office Box 4006<br>Wilmington 28406<br>919/799-7009 |

| NAME OF BANK | HOME OFFICE ADDRESS |
|---|---|
| Branch Banking and Trust Company | Post Office Box 1847<br>Wilson, 27893<br>919/399-4111 |
| Salem Trust Bank | Post Office Box 2857<br>Winston-Salem 27102<br>919/777-1400 |

## NONDEPOSITORY TRUST COMPANIES

| NAME OF TRUST COMPANY | HOME OFFICE ADDRESS |
|---|---|
| The Trust Company of the South | C/O Canal Wood Products<br>308 East Fifth Street<br>Lumberton 28358<br>919/739-2885 |
| North Carolina Trust Company | Post Office Box 1108<br>Greensboro 27402<br>919/272-5100 |

# STATE-CHARTERED BANKS AND THEIR OFFICES

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Aberdeen | Branch Banking and Trust Company | July 2, 1984 |
| | Branch Banking and Trust Co., Mid-Town Br. | July 2, 1984 |
| | United Carolina Bank, Sandhills Branch Office | May 4, 1987 |
| Ahoskie | Barclays Bank of North Carolina | July 21, 1986 |
| | Southern Bank and Trust Company | Dec. 29, 1986 |
| Albemarle | **Bank of Stanly (Home Office)** | Jan. 26, 1984 |
| | Bank of Stanly, Village Office | June 26, 1984 |
| | Barclays Bank of North Carolina | July 21, 1986 |
| | First Bank | May 5, 1986 |
| | First Bank, Eastgate Office | Oct. 28, 1985 |
| | First Bank, Highway 52 Branch | Oct. 28, 1985 |
| | First-Citizens Bank & Trust Company | Oct. 24, 1973 |
| | First-Citizens Bank & Trust Co., Highway 52 North Br. | Nov. 11, 1985 |
| | First-Citizens Bank & Trust Co., North First Street Br. | Nov. 11, 1985 |
| | First-Citizens Bank & Trust Co., West Albemarle Branch | Nov. 11, 1985 |
| | Security Bank and Trust Company | March 18, 1983 |
| | Security Bank and Trust Co., Downtown Office | July 29, 1987 |
| Anderson Creek Township | Mid-South Bank and Trust Company | Dec. 12, 1983 |
| Andrews | Citizens Bank | August 24, 1987 |
| Angier | Branch Banking and Trust Company | July 2, 1984 |
| | First-Citizens Bank & Trust Company | Oct. 1, 1936 |
| Ansonville | United Carolina Bank | May 1, 1981 |
| Apex | Branch Banking and Trust Company | July 2, 1984 |
| Arapahoe | First-Citizens Bank & Trust Company | May 29, 1984 |
| Arcadia | Lexington State Bank | March 1, 1978 |
| Archdale | American Bank and Trust Company | May 18, 1987 |
| Arden | First Commercial Bank | Dec. 31, 1984 |
| Asheboro | Bankers Trust of North Carolina | March 16, 1987 |
| | **Randolph Bank and Trust Company (Home Office)** | Nov. 3, 1978 |
| | Randolph Bank and Trust Company, Dixie Drive Br. | Dec. 2, 1985 |
| | Randolph Bank and Trust Company, N. Asheboro Br. | March 19, 1981 |
| Asheville | Branch Banking and Trust Co., North Asheville Branch | March 10, 1986 |
| | First-Citizens Bank & Trust Company | March 19, 1963 |
| | First-Citizens Bank & Trust Co., Biltmore Forest Br. | March 18, 1971 |

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| | First-Citizens Bank & Trust Co., Enka-Candler Br. | March 9, 1987 |
| | First-Citizens Bank & Trust Co., Fairview Road Br. | July 31, 1984 |
| | First-Citizens Bank & Trust Co., Leicester Br. | April 16, 1984 |
| | First-Citizens Bank & Trust Co., Merrimon Avenue Br. | Jan. 25, 1975 |
| | First-Citizens Bank & Trust Co., W. Asheville Br. | Aug. 30, 1967 |
| | **First Commercial Bank (Home Office)** | April 13, 1983 |
| | First Commercial Bank, Leicester Office (TW) | April 25, 1983 |
| | First Commercial Bank, N. Asheville Office (TW) | March 26, 1984 |
| | First Commercial Bank, South Forest Office (TW) | August 1, 1983 |
| Atkinson | First-Citizens Bank & Trust Company | Jan. 2, 1964 |
| Atlantic Beach | First-Citizens Bank & Trust Company | July 9, 1959 |
| | Peoples Bank and Trust Co., Atlantic Beach (TW) | Sept. 28, 1984 |
| Aurora | Southern Bank and Trust Company | Oct. 12, 1981 |
| Autryville | First-Citizens Bank & Trust Company | August 2, 1982 |
| Ayden | Southern Bank and Trust Company | July 1, 1967 |
| | Southern Bank and Trust Co., West Side Br. | Oct. 15, 1981 |
| Bailey | The Heritage Bank | April 1, 1939 |
| | Peoples Bank and Trust Company | March 1, 1974 |
| Bakersville | First Commercial Bank | Dec. 4, 1985 |
| Bath | Southern Bank and Trust Company | Feb. 8, 1974 |
| Battleboro | Peoples Bank and Trust Company | Sept. 20, 1948 |
| Bayboro | Barclays Bank of North Carolina | July 21, 1986 |
| | First-Citizens Bank & Trust Company | May 2, 1972 |
| Bear Grass | Southern Bank and Trust Company | July 30, 1981 |
| Beaufort | Branch Banking and Trust Company | June 15, 1967 |
| | First-Citizens Bank & Trust Company | Feb. 21, 1934 |
| | First-Citizens Bank & Trust Co., East Beaufort Branch | Oct. 2, 1972 |
| | Peoples Bank and Trust Co., Beaufort Square Branch | Sept. 28, 1984 |
| Belhaven | Southern Bank and Trust Company | Sept. 3, 1971 |
| Belmont | Security Bank and Trust Company | Dec. 4. 1968 |
| | Security Bank and Trust Co., North Belmont Office | Dec. 20, 1972 |
| Bennett | First Bank | Nov. 8, 1982 |
| Benson | Branch Banking and Trust Company | July 2, 1984 |
| | First-Citizens Bank & Trust Company | Jan. 27, 1930 |
| | First-Citizens Bank & Trust Co., Drive-In Branch | June 15, 1970 |

TW - Teller Window

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| | First-Citizens Bank & Trust Co., McGee's Crossroads Br. (TW) | March 2, 1976 |
| | First-Citizens Bank & Trust Co., Meadow Branch (TW) | Dec. 28, 1967 |
| Bessemer City | First-Citizens Bank & Trust Company | June 27, 1972 |
| Bethel | Southern Bank and Trust Company | August 18, 1986 |
| Bethlehem | First-Citizens Bank & Trust Company | Oct. 28, 1985 |
| Beulaville | First-Citizens Bank & Trust Company | Nov. 19, 1974 |
| | United Carolina Bank | May 1, 1981 |
| Biscoe | The Fidelity Bank | June 1, 1970 |
| | The Fidelity Bank, N. Biscoe Branch | Sept. 20, 1977 |
| | First Bank, Eastside Br. | Oct. 24, 1972 |
| Black Creek | Branch Banking and Trust Company | June 20, 1962 |
| Bladenboro | **The Bank of Bladenboro (Home Office)** | Oct. 1, 1908 |
| | The Bank of Bladenboro, West Side Drive-Up Br. (TW) | Oct. 2, 1972 |
| Blowing Rock | First-Citizens Bank & Trust Company | March 18, 1986 |
| Boger City | Lincoln Bank of North Carolina | Sept. 4, 1985 |
| Boiling Springs | Branch Banking and Trust Company | Oct. 5, 1981 |
| Bolivia | United Carolina Bank | May 1, 1981 |
| Boone | First-Citizens Bank & Trust Company | Nov. 11, 1985 |
| Boonville | First-Citizens Bank & Trust Company | Dec. 15, 1981 |
| Brevard | First-Citizens Bank & Trust Company | Oct. 16, 1964 |
| Bridgeton | First-Citizens Bank & Trust Company | Nov. 26, 1974 |
| Broadway | Branch Banking and Trust Company | July 2, 1984 |
| | Mid-South Bank and Trust Company | Aug. 5, 1981 |
| Bryson City | First-Citizens Bank & Trust Company | Nov. 7, 1972 |
| Buies Creek | First-Citizens Bank & Trust Company | Sept. 6, 1962 |
| | Mid-South Bank & Trust Company | Oct. 24, 1985 |
| Bunn | First-Citizens Bank & Trust Company | Aug. 20, 1962 |
| Burgaw | First-Citizens Bank & Trust Company | Nov. 26, 1934 |
| | First-Citizens Bank & Trust Co., Highway 117 Branch | Dec. 18, 1979 |
| Burlington | Branch Banking and Trust Co., Holly Hill Branch | July 2, 1984 |
| | Branch Banking and Trust Co., Burlington Main Office | August 25, 1987 |
| | **The Morris Plan Industrial Bank (Home Office)** | Oct. 10, 1922 |
| Burnsville | First-Citizens Bank & Trust Company | Jan. 23, 1973 |
| Calabash | United Carolina Bank | May 1, 1981 |

W - Teller Window

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Calypso | Southern Bank and Trust Company | March 1, 1967 |
| Camden | The Bank of Currituck | Oct. 6, 1977 |
| Camp Lejeune | First-Citizens Bank & Trust Company | Nov. 16, 1942 |
| | First-Citizens Bank & Trust Co., Camp Geiger Branch (TW) | April 12, 1955 |
| | First Citizens Bank & Trust Co., The Naval Regional Medical Center Branch | May 24, 1971 |
| | First-Citizens Bank & Trust Co., Marine Exchange Br. (TW) | Jan. 18, 1971 |
| | First-Citizens Bank & Trust Co., Tarawa Terrace Br. | Feb. 25, 1960 |
| Candor | The Fidelity Bank | Feb. 23, 1981 |
| | First Bank | July 10, 1987 |
| Canton | First-Citizens Bank & Trust Company | Jan. 15, 1964 |
| | First-Citizens Bank & Trust Co., Canton Plaza Branch | Oct. 28, 1985 |
| Cape Carteret | First-Citizens Bank & Trust Company | August 13, 1979 |
| Carolina Beach | First-Citizens Bank & Trust Company | July 11, 1983 |
| Carrboro | The Village Bank | Sept. 25, 1987 |
| Carthage | Branch Banking and Trust Company | July 2, 1984 |
| | Branch Banking and Trust Co., Monroe Street Branch | July 2, 1984 |
| | The Fidelity Bank | April 12, 1973 |
| Cary | Barclays Bank of North Carolina | July 21, 1986 |
| | Branch Banking and Trust Company | August 8, 1962 |
| | Branch Banking and Trust Co., Mayfair Plaza Drive-In Br. | Sept. 18, 1979 |
| | Branch Banking and Trust Co., Northwoods Office | July 2, 1984 |
| | Branch Banking and Trust Co., Regency Park Br. Ofc. | June 19, 1985 |
| | The Fidelity Bank | March 1, 1952 |
| | The Fidelity Bank, Mayfair Plaza Branch | Jan. 12, 1970 |
| | First-Citizens Bank & Trust Co., Village Center Branch | Dec. 17, 1974 |
| | United Carolina Bank | June 12, 1985 |
| Cashiers | Carolina Mountain Bank | May 21, 1981 |
| | Carolina Mountain Bank, Cashiers Supermarket Branch | June 29, 1987 |
| Catawba | Peoples Bank<br>(Bank originally opened January 4, 1912.) | Oct. 6, 1986 |
| Chadbourn | United Carolina Bank | May 1, 1981 |
| Chapel Hill | First-Citizens Bank & Trust Company | March 31, 1971 |
| | First-Citizens Bank & Trust Co., Elliott Road Br. | Dec. 3, 1973 |

TW - Teller Window

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| | First-Citizens Bank & Trust Co., University Mall Ofc. | August 1, 1973 |
| | Mid-South Bank & Trust Company | July 3, 1987 |
| | United Carolina Bank | March 5, 1986 |
| | **The Village Bank (Home Office)** | March 8, 1982 |
| | The Village Bank, Cole Park Plaza Branch | April 11, 1984 |
| | The Village Bank, Downtown Chapel Hill Branch | Nov. 9, 1987 |
| Charlotte | **Barclays Bank of North Carolina (Home Office)** | July 21, 1986 |
| | Branch Banking and Trust Company | Oct. 16, 1972 |
| | Branch Banking and Trust Co., Cotswold Drive-In Br. | Dec. 3, 1973 |
| | Branch Banking and Trust Co., Eastway Drive Branch | June 6, 1983 |
| | Branch Banking and Trust Co., Graham Street Branch | June 6, 1983 |
| | Branch Banking and Trust Co., Mallard Creek Office | August 5, 1985 |
| | Branch Banking and Trust Co., Queens Road Office | June 6, 1983 |
| | Branch Banking and Trust Co., Southpark Office | June 6, 1983 |
| | Branch Banking and Trust Co., Woodlawn Branch | June 18, 1984 |
| | **First Charlotte Bank and Trust Company (Home Office)** | Nov. 1, 1983 |
| | First Charlotte Bank and Trust Co., Monroe Road Branch | Sept. 1, 1987 |
| | First Charlotte Bank and Trust Co., South Park Branch | July 20, 1987 |
| | First Charlotte Bank and Trust Co., Quail Corners Br. | Nov. 20, 1984 |
| | First-Citizens Bank & Trust Co., Albemarle Road Br. | April 16, 1968 |
| | First-Citizens Bank & Trust Co., Charlotte/Douglas International Airport Branch | Sept. 27, 1982 |
| | First-Citizens Bank & Trust Co., Charlotte Main Ofc. | Oct. 17, 1960 |
| | First-Citizens Bank & Trust Co., Cotswold Branch | Sept. 13, 1961 |
| | First-Citizens Bank & Trust Co., Eastway Branch | April 4, 1962 |
| | First-Citizens Bank & Trust Co., Freedom Village Br. | Oct. 30, 1962 |
| | First-Citizens Bank & Trust Co., Independence Blvd. Br. | June 25, 1964 |
| | First-Citizens Bank & Trust Co., N. Tryon Street Ofc. | July 7, 1965 |
| | First-Citizens Bank & Trust Co., Park Road Branch | Dec. 1, 1971 |
| | First-Citizens Bank & Trust Co., Pineville Road Br. | Oct. 30, 1962 |
| | First-Citizens Bank & Trust Co., South Church St. Drive-In Branch | Jan. 5, 1987 |
| | First-Citizens Bank & Trust Co., SouthPark Branch | May 1, 1967 |
| | First-Citizens Bank & Trust Co., Wilkinson Blvd. Br. | Sept. 13, 1961 |
| | First-Citizens Bank & Trust Co., Wilmount Road Br. | July 9, 1974 |

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| | Mechanics and Farmers Bank | March 1, 1962 |
| | Mechanics and Farmers Bank, E. Independence Plaza Br. | May 1, 1974 |
| | Mechanics and Farmers Bank, University Park Ofc. (TW) | May 15, 1970 |
| | **Republic Bank and Trust Company (Home Office)** | April 26, 1972 |
| | Republic Bank and Trust Co., Albemarle Road Br. | July 13, 1985 |
| | Republic Bank and Trust Co., Consumer Loan Dept. | March 8, 1978 |
| | Republic Bank and Trust Co., Cotswold Branch | April 11, 1981 |
| | Republic Bank and Trust Co., Eastway Drive Kroger | June 13, 1987 |
| | Republic Bank and Trust Co., Fairview Road Br. | Oct. 29, 1977 |
| | Republic Bank and Trust Co., Freedom Drive Kroger Ofc. | Jan. 31, 1987 |
| | Republic Bank and Trust Co., Independence Blvd. Br. | June 9, 1973 |
| | Republic Bank and Trust Co., Park Road Branch | Oct. 22, 1983 |
| | Republic Bank and Trust Co., Park Road Kroger | March 7, 1987 |
| | Republic Bank and Trust Co., S. Boulevard Br. | Feb. 6, 1976 |
| | Republic Bank and Trust Co., S. Tryon Street Br. | March 28, 1978 |
| | Republic Bank and Trust Co., Tyvola Road Kroger Branch | Dec. 13, 1986 |
| | Security Bank and Trust Co., Independence Blvd. Office | Sept. 27, 1967 |
| | Security Bank and Trust Co., Park Road Branch | Dec. 9, 1974 |
| | Security Bank and Trust Co., Plaza at Eastway Drive Ofc. | Feb. 25, 1971 |
| | Security Bank and Trust Co., Tryon Street Office | March 7, 1984 |
| | United Carolina Bank | May 1, 1981 |
| | United Carolina Bank, Albemarle Road Branch | May 1, 1981 |
| | United Carolina Bank, Fairview Branch | May 1, 1981 |
| | United Carolina Bank, Hawthorne Lane Branch Ofc. | May 1, 1981 |
| | United Carolina Bank, Hickory Grove Branch | May 1, 1981 |
| | United Carolina Bank, Paw Creek Branch | May 18, 1982 |
| | United Carolina Bank, Providence Road Branch | May 1, 1981 |
| | United Carolina Bank, Steele Creek Branch | May 1, 1981 |
| | United Carolina Bank, Tryon Mall Office | May 7, 1987 |
| | United Carolina Bank, University Place Branch | June 18, 1985 |
| Cherokee | First-Citizens Bank & Trust Company | Nov. 11, 1985 |
| Cherry Point | First-Citizens Bank & Trust Company | Feb. 1, 1943 |
| | First-Citizens Bank & Trust Co., Exchange Branch (TW) | Oct. 19, 1965 |
| China Grove | Farmers & Merchants Bank | Oct. 29, 1975 |
| Chinquapin | United Carolina Bank | May 1, 1981 |

TW - Teller Window

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Clarkton | United Carolina Bank | May 1, 1981 |
| Clayton | Bank of Four Oaks | Oct. 21, 1986 |
| | First-Citizens Bank & Trust Company | April 17, 1939 |
| | First-Citizens Bank & Trust Co., Clayton Village Shopping Center Branch | Feb. 27, 1984 |
| | First-Citizens Bank & Trust Co., Drive-In Branch (TW) | Oct. 24, 1969 |
| Clemmons | First-Citizens Bank & Trust Company | August 25, 1987 |
| Cleveland | The Bank of Iredell | June 29, 1987 |
| Cliffside | First-Citizens Bank & Trust Company | Feb. 1, 1971 |
| Clinton | Barclays Bank of North Carolina | July 21, 1986 |
| | First-Citizens Bank & Trust Company | July 14, 1931 |
| | First-Citizens Bank & Trust Co., Coharie Plaza Branch | August 3, 1977 |
| | First-Citizens Bank & Trust Co., Finance Branch | Oct. 20, 1950 |
| | First-Citizens Bank & Trust Co., Northeast Branch | May 20, 1959 |
| | United Carolina Bank | May 1, 1981 |
| | United Carolina Bank, Southeast Boulevard Br. | May 1, 1981 |
| Clyde | First-Citizens Bank & Trust Company | Nov. 11, 1985 |
| Coats | Branch Banking and Trust Company | July 2, 1984 |
| | First-Citizens Bank & Trust Company | July 1, 1947 |
| Columbia | The East Carolina Bank | Dec. 1, 1936 |
| Concord | First Bank | March 3, 1986 |
| | First-Citizens Bank & Trust Company | Nov. 11, 1985 |
| Conover | First-Citizens Bank & Trust Company | August 18, 1987 |
| Conway | First-Citizens Bank & Trust Company | Nov. 1, 1979 |
| Cornelius | Lincoln Bank of North Carolina | Oct. 21, 1987 |
| | United Carolina Bank | Sept. 6, 1984 |
| Cove City | First-Citizens Bank & Trust Company | Nov. 27, 1973 |
| Cramerton | Branch Banking and Trust Company | Oct. 5, 1981 |
| Creswell | The East Carolina Bank | Jan. 15, 1963 |
| Dallas | Branch Banking and Trust Company | Oct. 5, 1981 |
| Davidson | United Carolina Bank | April 9, 1984 |
| Deep Run | Southern Bank and Trust Company | March 1, 1967 |
| Denton | First Bank | Sept. 2, 1971 |
| Denver | Lincoln Bank of North Carolina | Jan. 21, 1985 |

W - Teller Window

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
|  | Lincoln Bank of North Carolina, Triangle Office | June 25, 1986 |
| Dobson | First-Citizens Bank & Trust Company | June 29, 1983 |
| Dudley | Southern Bank and Trust Company | Oct. 22, 1979 |
| Dunn | First-Citizens Bank & Trust Company | May 9, 1929 |
|  | First-Citizens Bank & Trust Co., Eastside Branch | July 12. 1982 |
|  | First-Citizens Bank & Trust Co., Plaza Branch | May 21, 1970 |
|  | First-Citizens Bank & Trust Co., West Side Branch | Oct. 20, 1950 |
|  | United Carolina Bank | May 1, 1981 |
|  | United Carolina Bank, Cumberland Street Office | May 1, 1981 |
|  | United Carolina Bank, Eastgate Branch | April 9, 1984 |
| Durham | Branch Banking and Trust Company | July 1, 1985 |
|  | Branch Banking and Trust Co., South Square Office | August 24, 1987 |
|  | First-Citizens Bank & Trust Co., South Boulevard Branch | July 11, 1972 |
|  | **Guaranty State Bank (Home Office)** | March .., 1917 |
|  | Guaranty State Bank, Guess Road Office | May 8, 1978 |
|  | Guaranty State Bank, North Durham Office | Nov. 3, 1975 |
|  | **Mechanics and Farmers Bank (Home Office)** | July 1, 1908 |
|  | Mechanics and Farmers Bank, Duke Street Branch (TW) | Oct. 1, 1965 |
|  | Mechanics and Farmers Bank, Fayetteville Street Br. (TW) | Jan. 15, 1954 |
|  | The Village Bank South Square Branch | Dec. 16, 1986 |
| East Flat Rock | First-Citizens Bank & Trust Company | Oct. 15, 1974 |
| Eden | First-Citizens Bank & Trust Company | Nov. 12, 1974 |
| Edenton | Peoples Bank and Trust Company | Feb. 1, 1958 |
|  | Peoples Bank and Trust Co., North Office (TW) | March 9, 1967 |
|  | Southern Bank and Trust Company | Dec. 29, 1986 |
| Elizabeth City | First-Citizens Bank & Trust Company | June 1, 1977 |
|  | First-Citizens Bank & Trust Co., Camden-Pasquotank Bank Br. | July 11, 1985 |
|  | First-Citizens Bank & Trust Co., Holly Square Office | July 11, 1985 |
|  | Peoples Bank and Trust Company | August 16, 1972 |
|  | Peoples Bank and Trust Co., Southgate Mall Branch | April 19, 1974 |
| Elizabethtown | United Carolina Bank | May 1, 1981 |
| Elkin | **Yadkin Valley Bank and Trust Company (Home Office)** | Oct. 16, 1968 |
| Ellenboro | Branch Banking and Trust Company | Oct. 5, 1981 |
| Ellerbe | The Fidelity Bank | April 16, 1984 |

TW - Teller Window

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| | United Carolina Bank | Dec. 1, 1983 |
| Elm City | Branch Banking and Trust Company | May 18, 1931 |
| Enfield | Branch Banking and Trust Company | March 1, 1968 |
| | Peoples Bank and Trust Company | Feb. 1, 1956 |
| Engelhard | **The East Carolina Bank (Home Office)** | Jan. 21, 1920 |
| Erwin | United Carolina Bank | May 1, 1981 |
| Eureka | Branch Banking and Trust Company | July 25, 1963 |
| Fair Bluff | United Carolina Bank | May 1, 1981 |
| Fairfield | The East Carolina Bank | June 14, 1973 |
| Fairmont | United Carolina Bank | May 1, 1981 |
| | United Carolina Bank, Walnut Street Branch | May 1, 1981 |
| Faison | Branch Banking and Trust Company | April 29, 1937 |
| | Southern Bank and Trust Company | Jan. 10, 1984 |
| Faith | Farmers & Merchants Bank | Feb. 5, 1970 |
| Fallston | Branch Banking and Trust Company | Oct. 5, 1981 |
| Farmville | Branch Banking and Trust Company | Oct. 20, 1980 |
| Fayetteville | Barclays Bank of North Carolina | July 21, 1986 |
| | Branch Banking and Trust Company | Jan. 17, 1930 |
| | Branch Banking and Trust Co., Haymount Branch | Nov. 14, 1950 |
| | Branch Banking and Trust Co., Methodist College Drive-In Br. | Feb. 10, 1975 |
| | Branch Banking and Trust Co., Rowan Street Branch | Nov. 1, 1960 |
| | Branch Banking and Trust Co., Tallywood Drive-In Br. | July 9, 1970 |
| | Branch Banking and Trust Co., Westwood Shopping Center Drive-In Branch | July 18, 1974 |
| | First-Citizens Bank & Trust Company | Dec. 29, 1934 |
| | First-Citizens Bank & Trust Co., Bordeaux Branch | Sept. 21, 1964 |
| | First-Citizens Bank & Trust Co., Boulevard Branch | June 13, 1956 |
| | First-Citizens Bank & Trust Co., Crosscreek Mall Branch | March 10, 1975 |
| | First-Citizens Bank & Trust Co., E. Fayetteville Branch | Oct. 29, 1973 |
| | First-Citizens Bank & Trust Co., Haymount Branch | Dec. 1, 1950 |
| | First-Citizens Bank & Trust Co., Highland Branch | Oct. 10, 1956 |
| | First-Citizens Bank & Trust Co., Liberty Point Branch | April 15, 1957 |
| | First-Citizens Bank & Trust Co., Southside Branch | June 17, 1968 |
| | First-Citizens Bank & Trust Co., Tokay Branch | June 20, 1966 |

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| | Peoples Bank and Trust Company | Nov. 16, 1978 |
| | Peoples Bank and Trust Co., Bordeaux Office | Jan. 29, 1981 |
| | Peoples Bank and Trust Co., Cumberland Branch | Nov. 16, 1978 |
| | Peoples Bank and Trust Co., Downtown Branch | Nov. 16, 1978 |
| | Peoples Bank and Trust Co., Reilly Road Branch | Nov. 16, 1978 |
| | **State Bank (Home Office)** | March 16, 1987 |
| | United Carolina Bank | May 1, 1981 |
| | United Carolina Bank, Bordeaux Office | May 1, 1981 |
| | United Carolina Bank, Bragg Boulevard Branch | May 1, 1981 |
| | United Carolina Bank, Ponderosa Branch Office | May 1, 1981 |
| Fletcher | Branch Banking and Trust Company | March 3, 1986 |
| Forest City | Branch Banking and Trust Company | Oct. 5, 1981 |
| | Branch Banking and Trust Co., Sandy Mush Branch | Oct. 5, 1981 |
| | Branch Banking and Trust Co., Tri-City Mall Branch | Oct. 5, 1981 |
| | Community Bank & Trust Company | Dec. 19, 1987 |
| | First-Citizens Bank & Trust Co., Main Office Forest City | Sept. 9, 1987 |
| | First-Citizens Bank & Trust Co., Tri-City Branch | March 26, 1974 |
| Fort Bragg | First-Citizens Bank & Trust Company | Feb. 23, 1939 |
| | First-Citizens Bank & Trust Co., 1st COSCOM Branch (TW) | Jan. 30, 1967 |
| | First-Citizens Bank & Trust Co., JFK Center Branch | July 17, 1974 |
| | First-Citizens Bank & Trust Co., Mallonee Branch (TW) | Feb. 15, 1966 |
| | First-Citizens Bank & Trust Co., Pope Field Branch | May 15, 1956 |
| | First-Citizens Bank & Trust Co., 82nd Airborne Division Br. | July 6, 1951 |
| | First-Citizens Bank & Trust Co., Womack General Hospital Branch | May 1, 1974 |
| | United Carolina Bank, Commissary Branch | May 1, 1981 |
| Fountain | Branch Banking and Trust Company | Dec. 15, 1960 |
| Four Oaks | **Bank of Four Oaks (Home Office)** | July 1, 1912 |
| | Bank of Four Oaks, Main Street Branch | Jan. 13, 1986 |
| Franklin | Carolina Mountain Bank | Nov. 1, 1982 |
| | First-Citizens Bank & Trust Company | Oct. 28, 1985 |
| Franklinton | First-Citizens Bank & Trust Company | June 15, 1931 |
| Fremont | Branch Banking and Trust Company | Feb. 1, 1938 |

TW - Teller Window

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
|  | The Heritage Bank | Dec. 28, 1984 |
| Fuquay-Varina | Branch Banking and Trust Company | July 2, 1984 |
|  | **The Fidelity Bank (Home Office)** | August 11, 1909 |
|  | The Fidelity Bank, Northside Branch (TW) | June 1, 1959 |
| Garner | First-Citizens Bank & Trust Company | June 6, 1952 |
|  | First-Citizens Bank & Trust Co., Forest Hills Branch | Sept. 24, 1960 |
| Gastonia | Branch Banking and Trust Co., East Branch | Oct. 5, 1981 |
|  | Branch Banking and Trust Co., Franklin Avenue Branch | Oct. 5, 1981 |
|  | Branch Banking and Trust Co., Garrison Boulevard Br. | Oct. 5, 1981 |
|  | Branch Banking and Trust Co., Main Ofc.--Gastonia | Oct. 5, 1981 |
|  | Branch Banking and Trust Co., Northwest Branch | Oct. 5, 1981 |
|  | Branch Banking and Trust Co., South Branch | Oct. 5, 1981 |
|  | Branch Banking and Trust Co., Union Road Branch | Oct. 5, 1981 |
|  | Branch Banking and Trust Co., 29 West Branch | Oct. 5, 1981 |
|  | First-Citizens Bank & Trust Co., Chestnut Street Branch | Jan. 17, 1962 |
|  | First-Citizens Bank & Trust Co., Oak Tree Plaza Branch | Feb. 18, 1970 |
|  | First-Citizens Bank & Trust Co., Marietta St. (Main) Ofc. | Dec. 18, 1968 |
|  | First-Citizens Bank & Trust Co., S. Gastonia Branch | March 10, 1964 |
|  | **First Community Bank (Home Office)** | Sept. 15, 1987 |
| Gates | First-Citizens Bank & Trust Company | July 11, 1985 |
| Gatesville | Southern Bank and Trust Company | Dec. 29, 1986 |
| Gibsonville | First-Citizens Bank & Trust Company | June 17, 1969 |
| Goldsboro | Branch Banking and Trust Co., Ash Street Office | July 10, 1962 |
|  | Branch Banking and Trust Co., Eastgate Drive-In Branch | Dec. 14, 1969 |
|  | Branch Banking and Trust Co., Goldsboro Main Office | Feb. 25, 1929 |
|  | Branch Banking and Trust Co., N. William St. Drive-In Br. | Nov. 17, 1964 |
|  | First-Citizens Bank & Trust Company | April 11, 1961 |
|  | First-Citizens Bank & Trust Co., E. Goldsboro Branch | Jan. 2, 1969 |
|  | First-Citizens Bank & Trust Co., Pinewood Branch | Oct. 23, 1984 |
|  | First-Citizens Bank & Trust Co., S. Goldsboro Branch | April 17, 1967 |
|  | First-Citizens Bank & Trust Co., Wayne Memorial Branch | Nov. 18, 1974 |
| Goldston | Branch Banking and Trust Company | July 2, 1984 |
| Graham | Branch Banking and Trust Company | July 2, 1984 |

TW - Teller Window

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Grandy | The Bank of Currituck | Jan. 10, 1973 |
| Granite Falls | **Bank of Granite (Home Office)** | Dec. 12, 1906 |
| | First-Citizens Bank & Trust Company | Oct. 28, 1985 |
| Granite Quarry | **Farmers & Merchants Bank (Home Office)** | July 15, 1909 |
| Grantham | Southern Bank and Trust Company | March 1, 1967 |
| Greensboro | **Bankers Trust of North Carolina (Home Office)** | April 27, 1987 |
| | Branch Banking and Trust Company | Nov. 7, 1983 |
| | Branch Banking and Trust Co., High Point Road Branch | Sept. 22, 1987 |
| | Branch Banking and Trust Co., West Market Center Branch | April 21, 1986 |
| | Branch Banking and Trust Co., Westridge Square Branch | April 14, 1986 |
| | First-Citizens Bank & Trust Co., Battleground Park Br. | Sept. 16, 1963 |
| | First-Citizens Bank & Trust Co., Bessemer ORD Branch | June 3, 1963 |
| | First-Citizens Bank & Trust Co., Cone Boulevard Branch | Oct. 28, 1974 |
| | First-Citizens Bank & Trust Co., Downtown (Main) Office | April 1, 1961 |
| | First-Citizens Bank & Trust Co., Friendly Center Branch | Feb. 19, 1973 |
| | First-Citizens Bank & Trust Co., Friendship Branch | March 5, 1973 |
| | First-Citizens Bank & Trust Co., High Point Road Branch | Nov. 20, 1962 |
| | First-Citizens Bank & Trust Co., Market Center Branch | Nov. 20, 1967 |
| | First-Citizens Bank & Trust Co., Sedgefield Branch | Oct. 1, 1965 |
| | First-Citizens Bank & Trust Co., Southside Branch | Dec. 18, 1967 |
| | **Piedmont State Bank (Home Office)** | Oct. 13, 1986 |
| | Piedmont State Bank, High Point Road Branch | May 4, 1987 |
| | **Triad Bank (Home Office)** | Oct. 29, 1982 |
| | Triad Bank, Battleground Branch | March 8, 1984 |
| | Triad Bank, Bessemer Branch | Oct. 10, 1983 |
| | Triad Bank, High Point Road Branch | Oct. 10. 1983 |
| | Triad Bank, Market Street Branch | Nov. 4, 1982 |
| Greenville | Barclays Bank of North Carolina, Arlington Branch | July 21, 1986 |
| | Barclays Bank of N. C., Downtown Greenville Branch | July 21, 1986 |
| | Branch Banking & Trust Company | Feb. 20, 1974 |
| | Branch Banking and Trust Co., Downtown Branch | Dec. 6, 1979 |
| | Branch Banking and Trust Co., Greenville Main Office | May 15, 1974 |
| | First-Citizens Bank & Trust Co., Greenville Main Office | March 28, 1985 |
| | First-Citizens Bank & Trust Co., Downtown Branch | March 28, 1985 |
| | First-Citizens Bank & Trust Co., Northwest Branch | March 28, 1985 |

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| | First-Citizens Bank & Trust Co., Southeast Office | Dec. 8, 1986 |
| | Peoples Bank and Trust Company | May 1, 1980 |
| | Peoples Bank and Trust Co., Hospital Office | July 14, 1986 |
| | Peoples Bank and Trust Co., Peoples Bank Farm Fresh #1 | June 16, 1986 |
| Grifton | First-Citizens Bank & Trust Company | Feb. 5, 1942 |
| Grimesland | First-Citizens Bank & Trust Company | August 7, 1974 |
| Halifax | Branch Banking and Trust Company | March 1, 1968 |
| Hamlet | United Carolina Bank | Dec. 1, 1983 |
| Hampstead | **Topsail State Bank (Home Office)** | Oct. 6, 1986 |
| Harrells | First-Citizens Bank & Trust Company | Sept. 23, 1969 |
| Harrellsville | Peoples Bank and Trust Company | June 16, 1969 |
| Hatteras | The East Carolina Bank, Hatteras Island Office | April 5, 1963 |
| Havelock | Branch Banking and Trust Company | May 4, 1981 |
| | First-Citizens Bank & Trust Company | Jan. 24, 1951 |
| | First-Citizens Bank & Trust Co., Plaza Branch | March 9, 1981 |
| | First-Citizens Bank & Trust Co., Slocum Village Br. (TW) | Oct. 17, 1960 |
| Haw River | Branch Banking and Trust Company | July 2, 1984 |
| Hayesville | Citizens Bank | July 13, 1987 |
| Hazelwood | First-Citizens Bank & Trust Company | Oct. 28, 1985 |
| Henderson | First-Citizens Bank & Trust Company | Dec. 20, 1972 |
| | Peoples Bank and Trust Co., Henderson Mall Branch | Oct. 14, 1969 |
| | Peoples Bank and Trust Co., Main Office Branch | Feb. 23, 1960 |
| Hendersonville | First-Citizens Bank & Trust Company | Oct. 31, 1972 |
| | First-Citizens Bank & Trust Co., Druid Hill Branch | June 18, 1984 |
| | First-Citizens Bank & Trust Co., King's (Rose's) Plaza Br. | Oct. 28, 1985 |
| | First-Citizens Bank & Trust Co., Northgate Branch | Nov. 11, 1985 |
| | First Commercial Bank | Sept. 17, 1984 |
| | First Commercial Bank, Laurel Park Branch | Oct. 21, 1986 |
| | First Commercial Bank, South Hendersonville Branch | Sept. 17, 1984 |
| Henrietta | First-Citizens Bank & Trust Company | Feb. 1, 1971 |
| Hertford | Peoples Bank and Trust Company | Feb. 23, 1960 |
| Hickory | Bank of Granite | July 20, 1970 |
| | Bank of Granite, Springs Road Office | Oct. 1, 1985 |
| | Bank of Granite, Viewmont Office | July 15, 1987 |

TW - Teller Window

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
|  | Branch Banking and Trust Company | March 10, 1986 |
|  | First-Citizens Bank & Trust Company | Oct. 17, 1962 |
|  | First-Citizens Bank & Trust Co., Fairgrove Church Br. | Oct. 28, 1985 |
|  | First-Citizens Bank & Trust Co., Highland Branch | July 8, 1968 |
|  | First-Citizens Bank & Trust Co., Mall Branch | Nov. 21, 1967 |
|  | First-Citizens Bank & Trust Co., Southwest Branch | August 12, 1963 |
|  | First-Citizens Bank & Trust Co., Valley Hills Mall Ofc. | Nov. 11, 1985 |
|  | First-Citizens Bank & Trust Co., Viewmont Branch | May 11, 1970 |
| Highlands | **Carolina Mountain Bank (Home Office)** | July 26, 1980 |
| High Point | **American Bank and Trust Company (Home Office)** | May 20, 1985 |
|  | Branch Banking and Trust Co., Eastchester Drive Office | Oct. 26, 1987 |
|  | **Central State Bank (Home Office)** | March 18, 1926 |
|  | Central State Bank, Central State Bank North Branch | July 7, 1986 |
|  | Central State Bank, Fairfield Branch | June 4, 1979 |
|  | Central State Bank, Wrenn Street Branch (TW) | Dec. 28, 1972 |
|  | First-Citizens Bank & Trust Company | August 6, 1969 |
|  | First-Citizens Bank & Trust Co., Eastgate Branch | June 19, 1971 |
|  | First-Citizens Bank & Trust Co., Westchester Drive Br. | Nov. 19, 1970 |
|  | **High Point Bank and Trust Company (Home Office)** | Sept. 2, 1905 |
|  | High Point Bank and Trust Co., Fairfield Branch | June 25, 1966 |
|  | High Point Bank and Trust Co., Main Drive-In Branch | May 6, 1986 |
|  | High Point Bank and Trust Co., South Main St. Br. (TW) | Feb. 15, 1956 |
|  | High Point Bank and Trust Co., Westchester Branch | May 1, 1972 |
| Hobgood | Peoples Bank and Trust Company | Jan. 3, 1972 |
| Holden Beach | United Carolina Bank | April 21, 1986 |
| Holly Springs | The Fidelity Bank | May 1, 1978 |
| Hookerton | First-Citizens Bank & Trust Company | Dec. 2, 1966 |
| Hope Mills | First-Citizens Bank & Trust Company | Nov. 19, 1974 |
| Hudson | Bank of Granite | Sept. 2, 1961 |
|  | First-Citizens Bank & Trust Company | Nov. 11, 1985 |
| Indian Trail | United Carolina Bank | May 1, 1981 |
| Jackson | Peoples Bank and Trust Company | Feb. 1, 1973 |
| Jacksonville | First-Citizens Bank & Trust Company | Jan. 2, 1937 |
|  | First-Citizens Bank & Trust Co., Court Street Branch | Oct. 20, 1950 |
|  | First-Citizens Bank & Trust Co., Northwoods Branch | April 24, 1962 |

TW - Teller Window

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| | First-Citizens Bank & Trust Co., Onslow Mall Branch | Oct. 26, 1971 |
| | First-Citizens Bank & Trust Co., South 17 Branch | Nov. 3, 1967 |
| | First-Citizens Bank & Trust Co., West Park Branch | Nov. 11, 1985 |
| | First-Citizens Bank & Trust Co., Western Boulevard Br. | June 10, 1974 |
| | Peoples Bank and Trust Company | March 25, 1983 |
| | Peoples Bank and Trust Co., Jacksonville Mall Branch | March 25, 1983 |
| **Jamesville** | Branch Banking and Trust Company | Nov. 12, 1973 |
| **Jefferson** | First-Citizens Bank & Trust Company | Oct. 19, 1983 |
| | Yadkin Valley Bank and Trust Company | Sept. 15, 1986 |
| **Jonesville** | Yadkin Valley Bank and Trust Company | June 23, 1971 |
| **Kannapolis** | First Bank | March 10, 1986 |
| | Security Bank and Trust Company | March 6, 1950 |
| | Security Bank and Trust Co., Boulevard Branch | Nov. 25, 1968 |
| **Kenansville** | United Carolina Bank | May 1, 1981 |
| **Kenly** | The Heritage Bank | April 12, 1935 |
| | The Heritage Bank, Northside Drive-In Br. (TW) | Jan. 8, 1975 |
| **Kernersville** | First-Citizens Bank & Trust Company | Sept. 11, 1984 |
| **King** | First-Citizens Bank & Trust Company | June 29, 1983 |
| **Kings Mountain** | Branch Banking and Trust Company | Oct. 5, 1981 |
| | First-Citizens Bank & Trust Company | Jan. 21, 1966 |
| **Kinston** | Branch Banking and Trust Company | May 7, 1931 |
| | Branch Banking and Trust Co., Frenchmen's Creek Branch | August 3, 1981 |
| | Branch Banking and Trust Co., Kinston Plaza Drive-In Br. | June 25, 1976 |
| | Branch Banking and Trust Co., Vernon Park Drive-In Br. | April 11, 1969 |
| | First-Citizens Bank & Trust Company | Feb. 6, 1934 |
| | First-Citizens Bank & Trust Co., Central Office | Jan. 21, 1976 |
| | First-Citizens Bank & Trust Co., Highway 258 North Br. | Oct. 1, 1984 |
| | First-Citizens Bank & Trust Co., Mall Branch | April 28, 1969 |
| | First-Citizens Bank & Trust Co., Plaza Branch | Sept. 19, 1966 |
| | First-Citizens Bank & Trust Co. U.S. Highway 70 East Br. | Oct. 20, 1950 |
| | First-Citizens Bank & Trust Co., West Side Branch | Nov. 21, 1960 |
| **Knightdale** | Branch Banking and Trust Company | May 5, 1987 |
| | First-Citizens Bank & Trust Company | June 9, 1987 |

TW - Teller Window

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| LaGrange | Southern Bank and Trust Company | Sept. 24, 1971 |
| Lake Waccamaw | United Carolina Bank | May 1, 1981 |
| Landis | Security Bank and Trust Company | Sept. 2, 1982 |
| Lansing | First-Citizens Bank & Trust Company | Oct. 28, 1985 |
| Laurinburg | **First Scotland Bank (Home Office)** | Jan. 14, 1985 |
| Lawndale | Branch Banking and Trust Company | Oct. 5, 1981 |
| Leland | United Carolina Bank | May 1, 1981 |
| Lenoir | Bank of Granite | Feb. 22, 1960 |
|  | Bank of Granite, Whitnel Office | May 3, 1972 |
|  | First-Citizens Bank & Trust Company | Nov. 11, 1985 |
| Lewiston | Southern Bank and Trust Company | Dec. 29, 1986 |
| Lexington | Branch Banking and Trust Company | April 30, 1974 |
|  | Branch Banking and Trust Co., W. Center Street Br. | Nov. 17, 1976 |
|  | **Lexington State Bank (Home Office)** | July 5, 1949 |
|  | Lexington State Bank, E. Lexington Branch | Sept. 26, 1974 |
|  | Lexington State Bank, N. Lexington Branch | August 5, 1971 |
|  | Lexington State Bank, S. Lexington Branch | Oct. 17, 1968 |
|  | Lexington State Bank, S. Main Branch | Sept. 2, 1965 |
|  | Lexington State Bank, Talbert Boulevard Br. | May 6, 1981 |
|  | Lexington State Bank, West Side Branch | July 16, 1969 |
|  | Security Bank and Trust Co., W. Center Street Office | Sept. 21, 1970 |
| Liberty | Branch Banking and Trust Company | July 2, 1984 |
|  | The Fidelity Bank | Nov. 17, 1972 |
| Lillington | Mid-South Bank & Trust Company | August 29, 1977 |
| Lincolnton | First-Citizens Bank & Trust Co., Main Office Branch | Oct. 22, 1962 |
|  | First-Citizens Bank & Trust Co., Boger City Branch | Jan. 12, 1967 |
|  | First-Citizens Bank & Trust Co., Courtsquare Branch | May 8, 1984 |
|  | First-Citizens Bank & Trust Co., The Town & Country Branch | March 20, 1974 |
|  | **Lincoln Bank of North Carolina (Home Office)** | June 8, 1983 |
| Littleton | Branch Banking and Trust Company | March 1, 1968 |
|  | First-Citizens Bank & Trust Company | July 10, 1984 |
| Locust | First Bank | Dec. 31, 1983 |

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| | First-Citizens Bank & Trust Company | Nov. 19, 1984 |
| Longview | Branch Banking and Trust Company | March 10, 1986 |
| Louisburg | First-Citizens Bank & Trust Company | Jan. 2, 1933 |
| | First-Citizens Bank & Trust Co., Bickett Boulevard Br. | Oct. 20, 1950 |
| | United Carolina Bank | May 1, 1981 |
| Lowell | Branch Banking and Trust Company | Oct. 5, 1981 |
| Lucama | **The Heritage Bank (Home Office)** | Nov. 1, 1916 |
| Lumberton | United Carolina Bank | May 1, 1981 |
| | United Carolina Bank, Biggs Park Branch | May 1, 1981 |
| | United Carolina Bank, W. Fifth Street Branch | May 1, 1981 |
| Macclesfield | Southern Bank and Trust Company | Oct. 1, 1973 |
| Madison | First-Citizens Bank & Trust Company | June 29, 1983 |
| | First-Citizens Bank & Trust Co., Ayersville Rd. Br. (TW) | June 23, 1983 |
| Maggie | Branch Banking and Trust Co., Maggie Valley Branch | March 10, 1986 |
| Maggie Valley | First-Citizens Bank & Trust Company | August 19, 1986 |
| Magnolia | Branch Banking and Trust Company | May 16, 1960 |
| Maiden | First-Citizens Bank & Trust Company | Oct. 28, 1985 |
| | Peoples Bank | August 5, 1985 |
| Manteo | The East Carolina Bank, Roanoke Island Office | June 23, 1969 |
| Marion | First-Citizens Bank & Trust Company | Oct. 28, 1985 |
| Marshall | First-Citizens Bank & Trust Company | Oct. 28, 1985 |
| Marshville | Security Bank and Trust Co., Auto Branch (TW) | June 30, 1969 |
| | Security Bank and Trust Co., Drive-In Branch (Main Ofc.) | June 30, 1969 |
| | United Carolina Bank | May 1, 1981 |
| Matthews | Bank of Union, Indian Trail Br. | April 1, 1986 |
| | Branch Banking and Trust Co., Matthews Main Office | June 30, 1976 |
| | Republic Bank and Trust Co., Independence Boulevard Kroger Branch | Dec. 6, 1986 |
| | Security Bank and Trust Co., Matthews Downtown Office | Nov. 4, 1971 |
| | United Carolina Bank, Independence Boulevard Branch | June 4, 1981 |
| | United Carolina Bank, S. Mecklenburg Branch | May 1, 1981 |
| Maury | Southern Bank and Trust Company | Nov. 3, 1981 |
| Maxton | First Scotland Bank | Feb. 5, 1985 |
| Maysville | First-Citizens Bank & Trust Company | Jan. 25, 1952 |

TW - Teller Window

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Micro | Branch Banking and Trust Company | Dec. 18, 1961 |
| Middlesex | The Heritage Bank | Feb. 6, 1984 |
| | Peoples Bank and Trust Company | Sept. 15, 1945 |
| Midway Township (Davidson Co.) | Lexington State Bank, Midway Branch | May 17, 1973 |
| Mint Hill | Branch Banking and Trust Company | Nov. 21, 1980 |
| | United Carolina Bank | May 1, 1981 |
| Mocksville | Branch Banking and Trust Co., North Mocksville Office | Dec. 4, 1967 |
| | Branch Banking and Trust Co., Willow Oak Shopping Ctr. Br. | Sept. 16, 1980 |
| Moncure | Mid-South Bank & Trust Company | Jan. 3, 1984 |
| Monroe | Bank of Union (Home Office) | Oct. 14, 1985 |
| | Security Bank and Trust Company | Nov. 7, 1960 |
| | Security Bank and Trust Co., Five Points Branch (TW) | Oct. 14, 1963 |
| | Security Bank and Trust Co., Old Charlotte Highway Office | July 25, 1981 |
| | Security Bank and Trust Co., Sutton Park Office (TW) | Sept. 9, 1969 |
| | Security Bank and Trust Co., Union Village Office | July 23, 1973 |
| | United Carolina Bank, Lancaster Avenue Branch | May 1, 1981 |
| | United Carolina Bank, Monroe Mall Branch I | May 1, 1981 |
| | United Carolina Bank, Monroe Mall Branch II | May 1, 1981 |
| | United Carolina Bank, Motor Branch | May 1, 1981 |
| | United Carolina Bank, N. Main Street Branch | May 1, 1981 |
| | United Carolina Bank, Plaza Branch | May 1, 1981 |
| | United Carolina Bank, Roosevelt Boulevard Branch | May 1, 1981 |
| Mooresville | The Bank of Iredell | April 19, 1984 |
| | Lincoln Bank of North Carolina, Plaza Drive Office | Jan. 8, 1987 |
| Morehead City | Branch Banking and Trust Co., Morehead City Main Office | July 30, 1984 |
| | Branch Banking and Trust Co., Morehead Plaza Branch | July 3, 1975 |
| | First-Citizens Bank & Trust Company | Feb. 21, 1934 |
| | First-Citizens Bank & Trust Co., The Center Branch | March 29, 1971 |
| | First-Citizens Bank & Trust Co., Parkway Branch | August 15, 1966 |
| | Peoples Bank and Trust Co., Morehead Plaza Branch | Sept. 28, 1984 |
| Morganton | First-Citizens Bank & Trust Company | March 19, 1975 |
| Morrisville | The Fidelity Bank | August 5, 1985 |
| Mount Airy | First-Citizens Bank & Trust Company | July 16, 1974 |

TW - Teller Window

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Mount Gilead | The Fidelity Bank | April 12, 1973 |
| Mount Holly | Branch Banking and Trust Company | Oct. 5, 1981 |
| Mount Olive | **Southern Bank and Trust Company (Home Office)** | March 3, 1936 |
| | Southern Bank and Trust Co., Park Avenue Branch | March 1, 1967 |
| Moyock | **The Bank of Currituck (Home Office)** | Oct. 14, 1920 |
| Murfreesboro | Southern Bank and Trust Company | Dec. 29, 1986 |
| Murphy | **Citizens Bank (Home Office)** | July 12, 1983 |
| | First-Citizens Bank & Trust Company | Oct. 28, 1985 |
| Nags Head | The East Carolina Bank, Outer Banks Office | April 29, 1971 |
| Nashville | Peoples Bank and Trust Company | June 1, 1931 |
| | Peoples Bank and Trust Co., E. Drive-In Branch (TW) | April 26, 1971 |
| New Bern | Barclays Bank of North Carolina, Bern Square Branch | July 21, 1986 |
| | Barclays Bank of N. C., Downtown New Bern Branch | July 21, 1986 |
| | Branch Banking and Trust Co., Glenburnie Road Branch | August 6, 1980 |
| | Branch Banking and Trust Co., Highway 17 South Office | Jan. 29, 1974 |
| | Branch Banking and Trust Co., Neuse Boulevard Office | June 21, 1962 |
| | Branch Banking and Trust Co., New Bern Main Br. | Jan. 30, 1984 |
| | (Branch originally entered New Bern 8-9-1930) | |
| | First-Citizens Bank & Trust Company | Feb. 5, 1934 |
| | First-Citizens Bank & Trust Co., East 70 Branch | August 28, 1967 |
| | First-Citizens Bank & Trust Co., Finance Branch | Oct. 20, 1940 |
| | First-Citizens Bank & Trust Co., Twin Rivers Mall Br. | Feb. 19, 1973 |
| Newland | **Avery County Bank (Home Office)** | Nov. 5, 1913 |
| Newport | First-Citizens Bank & Trust Company | June 2, 1952 |
| | First-Citizens Bank & Trust Co., Howard Boulevard Branch | Nov. 29, 1982 |
| Newton | Bank of Granite | Feb. 1, 1984 |
| | First-Citizens Bank & Trust Company | Oct. 28, 1985 |
| | **Peoples Bank (Home Office)** | Oct. 6, 1986 |
| | (Bank moved its corporate headquarters October 6, 1986.) | |
| | Peoples Bank, Newton-Conover Br. | April 30, 1964 |
| Newton Grove | First-Citizens Bank & Trust Company | Feb. 23, 1952 |
| | First-Citizens Bank & Trust Co., Circle Plaza Branch | Sept. 24, 1979 |
| | United Carolina Bank | May 1, 1981 |
| Norlina | Peoples Bank and Trust Company | Feb. 1, 1966 |

TW - Teller Window

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| North Wilkesboro | First-Citizens Bank & Trust Company | May 29, 1973 |
| | Yadkin Valley Bank and Trust Company | August 1, 1984 |
| Norwood | Bank of Stanley | April 13, 1987 |
| | Security Bank and Trust Company | Sept. 10, 1946 |
| | Security Bank and Trust Co., Main Street Branch (TW) | Sept. 29, 1969 |
| Oakboro | Security Bank and Trust Company | Jan. 2, 1947 |
| Oakdale | United Carolina Bank | May 1, 1981 |
| Oak City | Branch Banking and Trust Company | Oct. 20, 1980 |
| Ocean Isle Beach | United Carolina Bank | July 23, 1984 |
| Ocracoke | The East Carolina Bank | May 4, 1978 |
| Old Fort | Branch Banking and Trust Company | March 3, 1986 |
| Oriental | First-Citizens Bank & Trust Company | Dec. 14, 1972 |
| Oteen | First-Citizens Bank & Trust Company | Oct. 13, 1970 |
| Pantego | Southern Bank and Trust Company | Sept. 22, 1972 |
| Parkton | United Carolina Bank | Dec. 3, 1987 |
| Peachland | United Carolina Bank | May 1, 1981 |
| Pembroke | **Lumbee Bank (Home Office)** | Dec. 22, 1971 |
| Pikeville | Branch Banking and Trust Company | Nov. 21, 1949 |
| Pilot | First-Citizens Bank & Trust Company | Sept. 1, 1981 |
| Pilot Mountain | **The Community Bank (Home Office)** | March 23, 1987 |
| | First-Citizens Bank and Trust Company | March 28, 1985 |
| Pine Bluff | First Bank | May 21, 1984 |
| Pinehurst | Branch Banking and Trust Company | July 2, 1984 |
| | First Bank | April 13, 1982 |
| | Mid-South Bank & Trust Company | August 10, 1978 |
| | Mid-South Bank & Trust Co., Pinehurst Theatre Building Office (TW) | Oct. 12, 1981 |
| Pine Level | **Bank of Pine Level (Home Office)** | Jan. 9, 1907 |
| Pinetops | Peoples Bank and Trust Company | March 1, 1954 |
| Pineville | Branch Banking and Trust Company | Dec. 1, 1986 |
| | First-Citizens Bank & Trust Company | Oct. 30, 1973 |
| | Republic Bank and Trust Co., Matthews Pineville Road Kroger Office | August 29, 1987 |
| | United Carolina Bank | May 1, 1981 |

TW - Teller Window

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| **Pink Hill** | First-Citizens Bank & Trust Company | August 16, 1946 |
| **Pittsboro** | First-Citizens Bank & Trust Company | April 8, 1970 |
| **Plymouth** | Branch Banking and Trust Company | Jan. 29, 1925 |
|  | Branch Banking and Trust Co., Plymouth Plaza Drive-In Br. | Sept. 9, 1966 |
|  | Southern Bank and Trust Company | March 10, 1982 |
| **Polkton** | Security Bank and Trust Company | Jan. 23, 1969 |
| **Polkville** | First-Citizens Bank & Trust Company | March 19, 1974 |
| **Princeton** | Branch Banking and Trust Company | Dec. 18, 1961 |
|  | First-Citizens Bank & Trust Company | Dec. 9, 1986 |
| **Raeford** | United Carolina Bank | March 1, 1982 |
|  | United Carolina Bank, Sunset Drive-In Branch | March 1, 1982 |
| **Raleigh** | Barclays Bank of North Carolina | July 21, 1986 |
|  | Branch Banking & Trust Co., Colony Center Drive-In Br. | Nov. 15, 1971 |
|  | Branch Banking & Trust Co., Crabtree Valley Branch | August 16, 1971 |
|  | Branch Banking & Trust Co., Creedmoor Road Branch | Nov. 20, 1985 |
|  | Branch Banking & Trust Co., Fayetteville Street (Main Raleigh) Office | May 10, 1965 |
|  | Branch Banking & Trust Co., Hechinger Plaza Branch | Sept. 11, 1972 |
|  | Branch Banking & Trust Co., North Ridge Branch | Jan. 6, 1987 |
|  | Branch Banking & Trust Co., State University Office | Sept. 10, 1962 |
|  | Branch Banking & Trust Co., Wake Forest Road Drive-In Br. | August 23, 1965 |
|  | The Fidelity Bank | May 22, 1972 |
|  | **First-Citizens Bank & Trust Company (Home Office)** | Dec. 29, 1934 |
|  | First-Citizens Bank & Trust Co., Cameron Village Br. | June 1, 1960 |
|  | First-Citizens Bank & Trust Co., Crabtree Valley Branch | March 1, 1972 |
|  | First-Citizens Bank & Trust Co., Five Points Branch | July 1, 1974 |
|  | First-Citizens Bank & Trust Co., Longview Branch | April 24, 1957 |
|  | First-Citizens Bank & Trust Co., Mini City Branch | Nov. 15, 1982 |
|  | First-Citizens Bank & Trust Co., Mission Valley Office | March 19, 1973 |
|  | First-Citizens Bank & Trust Co., Mordecai-Oakwood Branch | Jan. 22, 1951 |
|  | First-Citizens Bank & Trust Co., North Boulevard Branch | July 23, 1956 |
|  | First-Citizens Bank & Trust Co., North Hills Branch | Nov. 2, 1964 |
|  | First-Citizens Bank & Trust Co., Oak Park Branch | May 30, 1966 |
|  | First-Citizens Bank & Trust Co., Quail Corners Branch | Feb. 3, 1969 |
|  | First-Citizens Bank & Trust Co., Ridgewood Branch | Oct. 18, 1960 |

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| | First-Citizens Bank & Trust Co., Stonehenge Branch | June 2, 1986 |
| | First-Citizens Bank & Trust Co., Wainwright Center Br. | Dec. 2, 1974 |
| | First-Citizens Bank & Trust Co., West Side Branch | Sept. 1, 1948 |
| | Mechanics and Farmers Bank | Jan. 6, 1923 |
| | Mechanics and Farmers Bank, Rock Quarry Road Branch | June 23, 1977 |
| | Peoples Bank and Trust Co., Falls North Office | Sept. 30, 1980 |
| | Peoples Bank and Trust Co., Peoples Bank Center | Jan. 26, 1987 |
| | Peoples Bank and Trust Co., Peoples Bank Farm Fresh Office #2 | April 6, 1987 |
| | Peoples Bank and Trust Co., Peoples Bank Farm Fresh #3 | April 22, 1987 |
| | Peoples Bank and Trust Co., Peoples Bank Farm Fresh #4 | April 13, 1987 |
| | Peoples Bank and Trust Co., Pleasant Valley Road Branch | July 1, 1982 |
| | Peoples Bank and Trust Co., Six Forks Station Branch | May 2, 1983 |
| | United Carolina Bank | May 1, 1981 |
| | United Carolina Bank, Barrett Drive Branch | Sept. 1, 1984 |
| | United Carolina Bank, Brentwood Road Branch | May 1, 1981 |
| | United Carolina Bank, Cameron Village Branch | Sept. 1, 1984 |
| | United Carolina Bank, Crabtree Valley Branch | Sept. 1, 1984 |
| | United Carolina Bank, Falls Village Branch | Sept. 1, 1984 |
| | United Carolina Bank, North Boulevard Centre Br. | July 15, 1981 |
| | United Carolina Bank, Raleigh Main Office | Nov. 4, 1981 |
| | United Carolina Bank, Stonehenge Market Branch | April 8, 1986 |
| Ramseur | Branch Banking and Trust Company | July 2, 1984 |
| | First-Citizens Bank & Trust Co., Downtown Branch | Oct. 1, 1974 |
| | First-Citizens Bank & Trust Co., Ramseur Main Office | Sept. 1, 1987 |
| Ranlo | Branch Banking and Trust Company | Oct. 5, 1981 |
| Reidsville | First-Citizens Bank & Trust Company | May 26, 1967 |
| Research Triangle Park | First-Citizens Bank & Trust Co., Research Triangle Ofc. | March 29, 1972 |
| Richfield | First Bank | March 3, 1986 |
| Richlands | First-Citizens Bank & Trust Company | Nov. 23, 1936 |
| Riegelwood | United Carolina Bank | May 1, 1981 |
| Roanoke Rapids | Branch Banking and Trust Co., Main Office | March 17, 1970 |
| | Branch Banking and Trust Co., Roanoke Avenue Branch | June 3, 1974 |
| | First-Citizens Bank & Trust Company | Jan. 3, 1955 |

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| | First-Citizens Bank & Trust Co., Littleton Road Branch | June 4, 1984 |
| | First-Citizens Bank & Trust Co., Tenth Street Branch | May 29, 1967 |
| | Peoples Bank and Trust Company | Dec. 30, 1977 |
| Robbins | The Fidelity Bank | June 1, 1970 |
| | First Bank | Nov. 4, 1969 |
| Robersonville | Southern Bank and Trust Company | July 16, 1971 |
| Rockingham | Barclays Bank of North Carolina | July 21, 1986 |
| | First Scotland Bank | Nov. 15, 1986 |
| | United Carolina Bank, Central Branch | Dec. 1, 1983 |
| | United Carolina Bank, Tri-City Drive-In Branch | Dec. 1, 1983 |
| | United Carolina Bank, Watson Heights Branch | Dec. 1, 1983 |
| Rockwell | Farmers & Merchants Bank | August 12, 1970 |
| Rocky Mount | Branch Banking and Trust Company | July 15, 1985 |
| | Branch Banking and Trust Co., Winstead Avenue Office | Nov. 30, 1987 |
| | First-Citizens Bank & Trust Company | Oct. 6, 1971 |
| | **Peoples Bank and Trust Company (Home Office)** | April 1, 1931 |
| | Peoples Bank and Trust Co., Benvenue Branch | Feb. 23, 1983 |
| | Peoples Bank and Trust Co., East Drive-In Office | July 3, 1964 |
| | Peoples Bank and Trust Co., Edgecombe Park Branch (TW) | June 24, 1977 |
| | Peoples Bank and Trust Co., South Branch (TW) | August 19, 1949 |
| | Peoples Bank and Trust Co., West Drive-In Office | Dec. 12, 1955 |
| | Peoples Bank and Trust Co., Westridge Village Branch | March 9, 1972 |
| Roper | Branch Banking and Trust Company | May 6, 1963 |
| Roseboro | First-Citizens Bank & Trust Company | Sept. 30, 1931 |
| | First-Citizens Bank & Trust Co., Lakewood Branch | Nov. 15, 1977 |
| Rose Hill | United Carolina Bank | May 1, 1981 |
| Roxboro | Peoples Bank and Trust Company | June 11, 1973 |
| Roxobel | Southern Bank and Trust Company | Dec. 23, 1969 |
| Rutherfordton | Branch Banking and Trust Company | Oct. 5, 1981 |
| | Branch Banking and Trust Co., Washington Street Branch | Oct. 5, 1981 |
| | **Community Bank & Trust Company (Home Office)** | Nov. 27, 1987 |
| Saint Pauls | United Carolina Bank | May 1, 1981 |
| Salisbury | Farmers & Merchants Bank, North Main Street Office | Nov. 7, 1983 |
| | Farmers & Merchants Bank, West Salisbury Branch | May 21, 1973 |
| | **Security Bank and Trust Company (Home Office)** | March 15, 1915 |

TW - Teller Window

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| | Security Bank and Trust Co., East Innes Branch | March 21, 1968 |
| | Security Bank and Trust Co., Hospital Branch | Jan. 26, 1984 |
| | Security Bank and Trust Co., South Office | March 29, 1971 |
| | Security Bank and Trust Co., Statesville Road Office | August 24, 1972 |
| | Security Bank and Trust Co., 201 S. Main Street Br. | July 23, 1973 |
| | Security Bank and Trust Co., West Innes Branch | Oct. 6, 1962 |
| Salter Path | First-Citizens Bank & Trust Company | April 18, 1983 |
| Saluda | First-Citizens Bank & Trust Company | March 28, 1967 |
| Sanford | Branch Banking and Trust Company | July 2, 1984 |
| | Branch Banking and Trust Co., Bragg Street Office | July 2, 1984 |
| | Branch Banking and Trust Co., Kendale Plaza Office | July 2, 1984 |
| | **First Carolina Bank & Trust Company (Home Office)** | July 1, 1985 |
| | First-Citizens Bank & Trust Company | Oct. 8, 1968 |
| | First-Citizens Bank & Trust Co., Kendale Branch | May 1, 1972 |
| | First-Citizens Bank & Trust Co., Spring Lane Branch | May 1, 1972 |
| | **Mid-South Bank & Trust Company (Home Office)** | June 27, 1974 |
| | Mid-South Bank & Trust Co., Horner Boulevard Branch | June 17, 1976 |
| Saratoga | Branch Banking and Trust Company | Nov. 16, 1959 |
| Scotland Neck | Branch Banking and Trust Co., Main Scotland Neck Branch | March 1, 1968 |
| | Peoples Bank and Trust Company | Nov. 22, 1966 |
| Selma | Branch Banking and Trust Company | Jan. 3, 1928 |
| | First-Citizens Bank & Trust Company | Oct. 15, 1968 |
| Seven Springs | Southern Bank and Trust Company | March 1, 1967 |
| Shallotte | United Carolina Bank | May 1, 1981 |
| | United Carolina Bank, South Branch | May 1, 1981 |
| Sharpsburg | Peoples Bank and Trust Company | Nov. 24, 1958 |
| Shelby | Branch Banking and Trust Company | Oct. 5, 1981 |
| | Branch Banking and Trust Co., Cleveland Springs Branch | Oct. 5, 1981 |
| | Branch Banking and Trust Co., South DeKalb Branch | Oct. 5, 1981 |
| | First-Citizens Bank & Trust Company | Oct. 8, 1968 |
| | First-Citizens Bank & Trust Co., Plaza Shopping Center Br. | Dec. 23, 1969 |
| Siler City | Branch Banking and Trust Company | July 2, 1984 |
| Sims | The Heritage Bank | August 1, 1972 |
| Smithfield | Bank of Pine Level, Triple "S" Plaza Branch | Dec. 29, 1986 |

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
|  | Branch Banking and Trust Company | July 2, 1984 |
|  | Branch Banking and Trust Co., Smithfield Plaza Br. | July 2, 1984 |
|  | First-Citizens Bank & Trust Company | April 26, 1929 |
|  | First-Citizens Bank & Trust Co., Finance Branch | Oct. 20, 1950 |
|  | First-Citizens Bank & Trust Co., Pine Needle Branch | Nov. 12, 1979 |
|  | First-Citizens Bank & Trust Co., Rose Manor Branch | Feb. 10, 1969 |
|  | First-Citizens Bank & Trust Co., S. Smithfield Br. | July 16, 1968 |
| Smyrna | First-Citizens Bank & Trust Company | April 7, 1982 |
| Sneads Ferry | First-Citizens Bank & Trust Company | July 12, 1971 |
| Snow Hill | First-Citizens Bank & Trust Company | July 30, 1971 |
| South Wilmington | Peoples Bank and Trust Co., Hospital Office | March 25, 1983 |
| Southern Pines | Barclays Bank of North Carolina | July 21, 1986 |
|  | Branch Banking and Trust Company | July 2, 1984 |
|  | First-Citizens Bank & Trust Company | March 18, 1975 |
| Southern Shores | The East Carolina Bank, Southern Shores/Kitty Hawk Ofc. | May 11, 1984 |
| Southport | First-Citizens Bank & Trust Company | Sept. 7, 1971 |
|  | United Carolina Bank | May 1, 1981 |
|  | United Carolina Bank, River Run Branch | Jan. 7, 1986 |
|  | United Carolina Bank, Sawdust Trail Branch | May 1, 1981 |
| Sparta | **Blue Ridge Bank (Home Office)** | Oct. 15, 1987 |
|  | First-Citizens Bank & Trust Company | Dec. 1, 1972 |
| Spencer | Security Bank and Trust Company | March 12, 1945 |
| Spindale | Branch Banking and Trust Company | Oct. 5, 1981 |
| Spring Hope | First-Citizens Bank & Trust Company | Nov. 17, 1934 |
|  | Peoples Bank and Trust Company | April 15, 1970 |
| Spring Lake | Peoples Bank and Trust Company | Nov. 16, 1978 |
| Spruce Pine | First Commercial Bank | Dec. 10, 1984 |
| Stanley | Branch Banking and Trust Company | Oct. 5, 1981 |
|  | Security Bank and Trust Company | Dec. 16, 1985 |
| Stanleyville | First-Citizens Bank & Trust Company | Dec. 15, 1981 |
| Stantonsburg | Branch Banking and Trust Company | Nov. 16, 1959 |
| Star | The Fidelity Bank | June 1, 1970 |
| Statesville | **The Bank of Iredell (Home Office)** | June 8, 1983 |
|  | Branch Banking and Trust Co., Signal Hill Drive-In Branch | Nov. 11, 1974 |

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| | Branch Banking and Trust Co., Statesville Main Office | Dec. 31, 1970 |
| | Branch Banking and Trust Co., Statesville Branch | Dec. 31, 1970 |
| | First-Citizens Bank & Trust Co. Signal Hill Branch | Feb. 27, 1974 |
| | First-Citizens Bank & Trust Co., Southside Branch | Oct. 28, 1985 |
| | First-Citizens Bank & Trust Co., Statesville Main Ofc. | Dec. 15, 1987 |
| | First-Citizens Bank & Trust Co., West Front Street Br. | Oct. 28, 1985 |
| Stedman | First-Citizens Bank & Trust Company | Oct. 5, 1965 |
| Stokes | Southern Bank and Trust Company | March 8, 1974 |
| Stokesdale | First-Citizens Bank & Trust Company | June 29, 1983 |
| Sunbury | First-Citizens Bank & Trust Company | July 11, 1985 |
| Swan Quarter | The East Carolina Bank | March 14, 1935 |
| Swansboro | First-Citizens Bank & Trust Company | July 1, 1955 |
| Sylva | Carolina Mountain Bank, Sylva Supermarket Branch | May 1, 1987 |
| | First-Citizens Bank & Trust Company | Oct. 28, 1985 |
| Tabor City | United Carolina Bank | May 1, 1981 |
| | United Carolina Bank, 701 North Branch | May 1, 1981 |
| Tar Heel | United Carolina Bank | May 1, 1981 |
| Tarboro | Barclays Bank of North Carolina | July 21, 1986 |
| | Branch Banking and Trust Company | Oct. 20, 1980 |
| | Branch Banking and Trust Co., North Tarboro Branch | Oct. 20, 1980 |
| | Branch Banking and Trust Co., West Tarboro Branch | Oct. 20, 1980 |
| | Peoples Bank and Trust Company | April 4, 1972 |
| Thomasville | First-Citizens Bank & Trust Company | Nov. 23, 1971 |
| | First-Citizens Bank & Trust Co., Main Ofc. Thomasville Br. | Feb. 19, 1965 |
| | Lexington State | July 1, 1987 |
| Trenton | Branch Banking and Trust Company | Dec. 20, 1934 |
| Troutman | The Bank of Iredell | May 1, 1987 |
| Troy | **First Bank (Home Office)** | Feb. 8, 1935 |
| | First Bank, Montgomery Square Branch | June 23, 1986 |
| | First Bank, Motor Bank Branch (TW) | Jan. 25, 1973 |
| | First Bank, N. Main Street Branch | June 16, 1967 |
| | First Bank, Southside Office (TW) | August 9, 1976 |
| | The Fidelity Bank | June 1, 1970 |

TW - Teller Window

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
|  | The Fidelity Bank, West Troy Branch | April 4, 1977 |
| Turkey | First-Citizens Bank & Trust Company | Dec. 9, 1971 |
| Tyro | Security Bank and Trust Co., West Davidson Office | Oct. 19, 1977 |
| Vass | Branch Banking and Trust Company | July 2, 1984 |
|  | First Bank | July 31, 1987 |
| Wadesboro | Security Bank and Trust Company | Dec. 16, 1985 |
|  | United Carolina Bank | May 1, 1981 |
|  | United Carolina Bank, Drive-In Branch | May 1, 1981 |
| Wake Forest | The Fidelity Bank | July 22, 1971 |
| Wallace | Branch Banking and Trust Company | August 30, 1933 |
|  | Branch Banking & Trust Co., Norwood Street Drive-In Br. | Feb. 2, 1972 |
|  | United Carolina Bank | May 1, 1981 |
| Walnut Cove | First-Citizens Bank & Trust Company | June 29, 1983 |
| Wanchese | The East Carolina Bank, Financial Services Center, Wanchese Br. | April 6, 1984 |
| Warrenton | Branch Banking and Trust Company | Dec. 20, 1976 |
|  | Branch Banking & Trust Co., Market St. Drive-In Br. (TW) | Oct. 6, 1981 |
|  | Branch Banking and Trust Co., Northwest Drive-In Branch | Dec. 20, 1976 |
|  | First-Citizens Bank & Trust Company | May 21, 1974 |
| Warsaw | Branch Banking and Trust Company | May 24, 1926 |
|  | Southern Bank and Trust Company | March 1, 1967 |
| Washington | First-Citizens Bank & Trust Company | Sept. 7, 1971 |
|  | First-Citizens Bank & Trust Co., Mid-Town Branch | Oct. 22, 1973 |
| Waxhaw | United Carolina Bank | May 1, 1981 |
| Waynesville | First-Citizens Bank & Trust Co., North Main Street Br. | Oct. 28, 1985 |
|  | First-Citizens Bank & Trust Co., Waynesville Branch | June 23, 1987 |
| Welcome | Lexington State Bank | July 9, 1958 |
| Weldon | Branch Banking and Trust Company | March 1, 1968 |
|  | First-Citizens Bank & Trust Company | Jan. 7, 1970 |
| Wendell | First-Citizens Bank & Trust Company | Feb. 19, 1968 |
| West Concord | Security Bank and Trust Company | April 27, 1970 |
| West End | Branch Banking and Trust Company | July 2, 1984 |
|  | First Bank, Seven Lakes Branch | Sept. 20, 1978 |
| West Jefferson | First-Citizens Bank & Trust Company | Nov. 11, 1985 |

TW - Teller Window

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| | First-Citizens Bank & Trust Co., Drive-In Branch | Nov. 11, 1985 |
| Whitakers | Peoples Bank and Trust Company | Feb. 25, 1935 |
| Whiteville | **United Carolina Bank (Home Office)** | May 1, 1981 |
| | United Carolina Bank, Courthouse Branch | July 23, 1984 |
| | United Carolina Bank, Railroad Plaza Branch | May 1, 1981 |
| | United Carolina Bank, S. Madison St. Drive-In Br. (TW) | May 1, 1981 |
| | United Carolina Bank, Whiteville Plaza Branch | May 1, 1981 |
| Wilkesboro | First-Citizens Bank & Trust Co., Wilkes Mall Branch | April 12, 1983 |
| Williamston | Branch Banking and Trust Company | Feb. 13, 1930 |
| | Branch Banking and Trust Co., Washington St. Drive-In Ofc. | Sept. 1, 1966 |
| | First-Citizens Bank & Trust Company | June 12, 1973 |
| Wilmington | Barclays Bank of North Carolina | July 21, 1986 |
| | Barclays Bank of N. C., Downtown Wilmington Branch | July 21, 1986 |
| | Branch Banking and Trust Company | Oct. 18, 1984 |
| | First-Citizens Bank & Trust Company | May 17, 1960 |
| | First-Citizens Bank & Trust Co., Longleaf Branch | Nov. 13, 1972 |
| | First-Citizens Bank & Trust Co., Market Plaza Branch | March 19, 1970 |
| | First-Citizens Bank & Trust Co., 132 North Branch | Jan. 14, 1985 |
| | First-Citizens Bank & Trust Co., Oleander Branch | August 25, 1980 |
| | First-Citizens Bank & Trust Co., Plaza East Branch | Sept. 19, 1978 |
| | First-Citizens Bank & Trust Co., Port City Branch | June 19, 1969 |
| | **First Hanover Bank (Home Office)** | Feb. 17, 1986 |
| | First Hanover Bank, Hospital Branch | March 9, 1987 |
| | Peoples Bank and Trust Co., Azalea Plaza Shopping Center Branch | March 25, 1983 |
| | Peoples Bank and Trust Co., Cape Fear Shopping Ctr. Br. | March 25, 1983 |
| | Peoples Bank and Trust Co., Market Street Branch | March 25, 1983 |
| | Peoples Bank and Trust Co., North Front Street Br. | March 25, 1983 |
| | United Carolina Bank | May 1, 1981 |
| | United Carolina Bank, N. Seventeen Br. (Market St.) | May 1, 1981 |
| | United Carolina Bank, Ogden Branch | May 1, 1981 |
| | United Carolina Bank, Oleander Branch | May 1, 1981 |
| | United Carolina Bank, S. 17th St. Br. (Hospital) | August 26, 1981 |
| Wilson | Barclays Bank of North Carolina | July 21, 1986 |

TW - Teller Window

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| | **Branch Banking and Trust Company (Home Office)** | Jan. 1, 1900 |
| | Branch Banking and Trust Co., Five Points Br. (TW) | July 9, 1951 |
| | Branch Banking and Trust Co., Medical Center Branch | August 16, 1958 |
| | Branch Banking and Trust Co., West Nash Street Branch | Oct. 22, 1957 |
| | First-Citizens Bank & Trust Company | March 15, 1961 |
| | First-Citizens Bank & Trust Co., Eastside Branch | Nov. 10, 1969 |
| | First-Citizens Bank & Trust Co., Parkwood Mall Br. (TW) | March 19, 1979 |
| | First-Citizens Bank & Trust Co., Parkwood Office | July 16, 1963 |
| | First-Citizens Bank & Trust Co., West Nash Road Office | June 1, 1983 |
| | Peoples Bank and Trust Co., Nash Street Branch | Oct. 9, 1986 |
| | Peoples Bank and Trust Co., Regency Park Branch | March 11, 1981 |
| **Windsor** | Barclays Bank of North Carolina | July 21, 1986 |
| | Southern Bank and Trust Company | Oct. 6, 1969 |
| **Wingate** | Security Bank and Trust Company | Jan. 17, 1986 |
| **Winston-Salem** | Branch Banking and Trust Co., Jonestown Road Office | July 27, 1987 |
| | Branch Banking and Trust Co., Stratford Road Office | Oct. 12, 1987 |
| | Branch, Banking & Trust Co., Winston-Salem Main Office | Feb. 27, 1984 |
| | Branch Banking and Trust Co., Silas Creek Parkway Ofc. | March 10, 1986 |
| | First-Citizens Bank & Trust Company | March 2, 1972 |
| | First-Citizens Bank & Trust Co., Cherry Street Branch | Oct. 10, 1977 |
| | First-Citizens Bank & Trust Co., Country Club Road Br. | Sept. 7, 1973 |
| | First-Citizens Bank & Trust Co., The Healy Drive Branch | Nov. 22, 1983 |
| | First-Citizens Bank & Trust Co., Parkview Center Branch | Dec. 1, 1972 |
| | Mechanics and Farmers Bank | Sept. 19, 1981 |
| | **Salem Trust Bank (Home Office)** | March 3, 1986 |
| | Triad Bank, North Point Br. | June 21, 1985 |
| | Triad Bank, Stratford Road Office | May 27, 1986 |
| **Winterville** | First-Citizens Bank & Trust Company | March 28, 1985 |
| **Winton** | Southern Bank and Trust Company | Dec. 29, 1986 |
| **Wrightsville Beach** | Peoples Bank and Trust Company | March 25, 1983 |
| **Yaupon Beach** | First-Citizens Bank & Trust Co., Oak Island Branch | June 9, 1986 |
| | United Carolina Bank, Oak Island Branch | May 1, 1981 |

TW - Teller Window

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Zebulon | First-Citizens Bank & Trust Company | Nov. 11, 1987 |
| | Peoples Bank and Trust Company | Sept. 3, 1935 |
| | Peoples Bank and Trust Co., Wedgewood Terrace Office | Nov. 3, 1969 |

| Location | Name of Trust Company | Opened For Business |
|---|---|---|
| Greensboro | North Carolina Trust Company | Jan. 3, 1984 |
| Lumberton | The Trust Company of the South | August 28, 1981 |

# FINANCIAL INFORMATION

The financial information presented in this report is compiled from the Consolidated Reports of Condition and Income submitted to this office quarterly by state-chartered banks.

# CONSOLIDATED STATEMENT OF ALL STATE BANKS

| (Dollar amounts in thousands) | 12-31-87<br>53 BANKS | 12-31-86<br>49 BANKS | PERCENT CHANGE |
|---|---|---|---|
| **ASSETS** | | | |
| 1. Cash and balances due from depositories: | | | |
| a. Noninterest-bearing and currency/coin | 975,296 | 945,545 | 3.15% |
| b. Interest-bearing balances | 100,831 | 37,488 | 168.97% |
| 2. Securities | 3,367,611 | 3,157,248 | 6.66% |
| 3. Federal Funds Sold and Repos | 230,532 | 497,123 | -53.63% |
| 4. Loans and lease financing receivables: | | | |
| a. Loans and leases net of unearned inc. | 8,407,457 | 7,290,739 | 15.32% |
| b. LESS: Allowance for loan/lease losses | 110,880 | 102,292 | 8.40% |
| c. LESS: Allocated transfer risk reserve | 0 | 0 | |
| d. Net loans and leases (4a less 4b & 4c) | 8,296,577 | 7,188,447 | 15.42% |
| 5. Assets held in trading accounts | 358 | 2 | 17800.00% |
| 6. Premises and fixed assets incl cap leases | 302,567 | 265,832 | 13.82% |
| 7. Other real estate owned | 32,025 | 34,762 | -7.87% |
| 8. Investments in unconsolidated subs. | 12,455 | 10,416 | 19.58% |
| 9. Customer liability - bank acceptances | 644 | 3,184 | -79.77% |
| 10. Intangible assets | 26,696 | 34,771 | -23.22% |
| 11. Other assets | 244,709 | 228,997 | 6.86% |
| 12. Total assets (sum 1 thru 11) | $13,590,301 | $12,403,815 | 9.57% |
| **LIABILITIES** | | | |
| 13. Deposits: | | | |
| a. In domestic offices ( sum (1) & (2) ) | 11,680,980 | 10,928,043 | 6.89% |
| (1) Noninterest bearing | 2,281,435 | 2,379,353 | -4.12% |
| (2) Interest bearing | 9,399,545 | 8,548,690 | 9.93% |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 | |
| (1) Non-interest bearing | | | |
| (2) Interest bearing | | | |
| 14. Federal Funds Purchased and Repos | 516,775 | 237,020 | 118.03% |
| 15. Demand notes issued to US Treasury | 36,850 | 34,835 | 5.78% |
| 16. Other borrowed money | 127,650 | 97,177 | 31.36% |
| 17. Mortgages and capital lease obligations | 15,722 | 14,126 | 11.30% |
| 18. Bank's liability on customer acceptances | 644 | 3,184 | -79.77% |
| 19. Subordinated notes and debentures | 81,810 | 93,401 | -12.41% |
| 20. Other liabilities | 125,017 | 106,823 | 17.02% |
| 21. Total Liabilities | 12,585,438 | 11,514,699 | 9.30% |
| 22. Limited-life preferred stock | 0 | 0 | |
| **EQUITY CAPITAL** | | | |
| 23. Perpetual preferred stock | 0 | 0 | |
| 24. Common stock | 151,016 | 127,805 | 18.16% |
| 25. Surplus | 447,596 | 423,027 | 5.81% |
| 26. Undivided profits and capital reserves | 406,241 | 338,284 | 20.09% |
| 27. Cumulative foreign currency trans. adj. | 0 | 0 | |
| 28. Total equity capital (sum items 23-27) | 1,004,853 | 889,116 | 13.02% |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | $13,590,301 | $12,403,815 | 9.57% |

## Consolidated Report of Income of all State Banks for December 31, 1987 and December 31, 1986

| Income Statement (thousands) | 1987<br>53 Banks<br>920 Branches | 1986<br>49 Banks<br>874 Branches | Percentage Increase (Decrease) |
|---|---|---|---|
| 1. INTEREST INCOME | | | |
| a. Interest and fees on loans | 822,484 | 725,429 | 13.4% |
| b. Income from lease financing receivables | 3,188 | 3,266 | -2.4% |
| c. Interest income from balances due from banks | 3,009 | 1,690 | 78.0% |
| d. Interest and dividend income on securities | 247,207 | 254,891 | -3.0% |
| e. Interest income from trading account assets | 41 | 83 | -50.6% |
| f. Interest income on Federal funds sold and securities purchased under agreements to resell | 21,570 | 26,358 | -18.2% |
| g. Total interest income | 1,097,499 | 1,011,717 | 8.5% |
| 2. INTEREST EXPENSE | | | |
| a. Interest on deposits: | | | |
| (1) Interest on time certificates of deposit of $100,000 or more | 99,237 | 79,283 | 25.2% |
| (2) Interest on other deposits | 428,039 | 429,571 | -0.4% |
| b. Expense of Federal funds purchased and securities sold under repurchase agreements | 27,978 | 20,298 | 37.8% |
| c. Interest on demand notes issued to the U. S. Treasury and on other borrowed money | 7,935 | 8,494 | -6.6% |
| d. Interest on mortgage indebtedness and capitalized lease obligations | 1,328 | 1,260 | 5.4% |
| e. Interest on notes and subordinated debentures | 7,993 | 7,241 | 10.4% |
| f. Total interest expense | 572,510 | 546,147 | 4.8% |
| 3. NET INTEREST INCOME: | 524,989 | 465,570 | 12.8% |
| 4. PROVISIONS | | | |
| a. Provision for loan and lease losses | 37,827 | 33,249 | 13.8% |
| b. Provision for allocated transfer risk | 0 | 0 | |
| 5. NONINTEREST INCOME | | | |
| a. Service charges on deposit accounts | 79,259 | 72,160 | 9.8% |
| b. Other noninterest income | 71,006 | 60,766 | 16.9% |
| c. Total noninterest income | 150,265 | 132,926 | 13.0% |
| 6. GAINS (LOSSES) ON SECURITIES NOT HELD IN TRADING ACCOUNT | 3,250 | 4,211 | 22.8% |
| 7. NONINTEREST EXPENSE | | | |
| a. Salaries and employee benefits | 256,840 | 227,622 | 12.8% |
| b. Expenses of premises and fixed assets (net of rental income) | 81,766 | 71,556 | 14.3% |
| c. Other noninterest expense | 140,647 | 126,037 | 11.6% |
| d. Total noninterest expense | 479,253 | 425,215 | 12.7% |
| 8. INCOME (LOSS) BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS | 161,424 | 144,243 | 11.9% |
| 9. APPLICABLE INCOME TAXES | 42,733 | 34,371 | 24.3% |
| 10. INCOME (LOSS) BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS | 118,691 | 109,872 | 8.0% |
| 11. EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS, NET | 88 | 329 | -73.3% |
| 12. NET INCOME (LOSS) | $118,779 | $110,201 | 7.8% |

**STATEMENT OF CONDITION**

| **LOCATION OF MAIN OFFICE** | **ALBEMARLE** | **ASHEBORO** |
|---|---|---|
| **BANK NAME** | **BANK OF STANLY** | **RANDOLPH BANK** |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 1,935 | 3,008 |
| b. Interest-bearing balances | 0 | 3,100 |
| 2. Securities | 14,388 | 9,976 |
| 3. Federal Funds Sold and Repos | 0 | 600 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 39,721 | 26,178 |
| b. LESS: Allowance for loan/lease losses | 399 | 372 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 39,322 | 25,806 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 1,068 | 1,371 |
| 7. Other real estate owned | 0 | 0 |
| 8. Investments in unconsolidated subs. | 3 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 321 | 0 |
| 11. Other assets | 819 | 827 |
| 12. Total assets (sum 1 thru 11) | 57,856 | 44,688 |
| **LIABILITIES** | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 51,727 | 40,474 |
| (1) Noninterest bearing | 3,730 | 7,229 |
| (2) Interest bearing | 47,997 | 33,245 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 0 | 0 |
| 15. Demand notes issued to US Treasury | 0 | 0 |
| 16. Other borrowed money | 0 | 0 |
| 17. Mortgages and capital lease obligations | 50 | 0 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other liabilities | 421 | 416 |
| 21. Total Liabilities | 52,198 | 40,890 |
| 22. Limited-life preferred stock | 0 | 0 |
| **EQUITY CAPITAL** | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 1,871 | 1,644 |
| 25. Surplus | 3,343 | 857 |
| 26. Undivided profits and capital reserves | 444 | 1,297 |
| 27. Cumulative foreign currency trans. adj. | | |
| 28. Total equity capital (sum items 23-27) | 5,658 | 3,798 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 57,856 | 44,688 |

## STATEMENT OF CONDITION

| LOCATION OF MAIN OFFICE | ASHEVILLE | BLADENBORO |
|---|---|---|
| BANK NAME | FIRST COMMERCIAL BANK | BANK OF BLADENBORO |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 7,946 | 1,134 |
| b. Interest-bearing balances | 200 | 0 |
| 2. Securities | 8,539 | 1,813 |
| 3. Federal Funds Sold and Repos | 4,435 | 2,200 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 47,396 | 6,338 |
| b. LESS: Allowance for loan/lease losses | 474 | 74 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 46,922 | 6,264 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 2,478 | 114 |
| 7. Other real estate owned | 0 | 0 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 1 | 0 |
| 11. Other assets | 475 | 174 |
| 12. Total assets (sum 1 thru 11) | 70,996 | 11,699 |
| LIABILITIES | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 63,686 | 10,089 |
| (1) Noninterest bearing | 14,871 | 2,444 |
| (2) Interest bearing | 48,815 | 7,645 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 0 | 0 |
| 15. Demand notes issued to US Treasury | 0 | 0 |
| 16. Other borrowed money | 0 | 0 |
| 17. Mortgages and capital lease obligations | 60 | 0 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other liabilities | 931 | 150 |
| 21. Total Liabilities | 64,677 | 10,239 |
| 22. Limited-life preferred stock | 0 | |
| EQUITY CAPITAL | | |
| 23. Perpetual preferred stock | 0 | |
| 24. Common stock | 2,793 | 100 |
| 25. Surplus | 3,518 | 775 |
| 26. Undivided profits and capital reserves | 8 | 585 |
| 27. Cumulative foreign currency trans. adj. | 0 | |
| 28. Total equity capital (sum items 23-27) | 6,319 | 1,460 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 70,996 | 11,699 |

## STATEMENT OF CONDITION

| LOCATION OF MAIN OFFICE | BURLINGTON | CHAPEL HILL |
|---|---|---|
| BANK NAME | MORRIS PLAN IND BANK | THE VILLAGE BANK |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 256 | 1,756 |
| b. Interest-bearing balances | 0 | 400 |
| 2. Securities | 8,022 | 8,188 |
| 3. Federal Funds Sold and Repos | 200 | 0 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 5,517 | 30,700 |
| b. LESS: Allowance for loan/lease losses | 26 | 307 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 5,491 | 30,393 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 11 | 725 |
| 7. Other real estate owned | 0 | 291 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 0 | 0 |
| 11. Other assets | 158 | 528 |
| 12. Total assets (sum 1 thru 11) | 14,138 | 42,281 |
| LIABILITIES | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 12,176 | 36,511 |
| (1) Noninterest bearing | 0 | 4,584 |
| (2) Interest bearing | 12,176 | 31,927 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 0 | 0 |
| 15. Demand notes issued to US Treasury | 0 | 92 |
| 16. Other borrowed money | 0 | 0 |
| 17. Mortgages and capital lease obligations | 0 | 321 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other liabilities | 235 | 493 |
| 21. Total Liabilities | 12,411 | 37,417 |
| 22. Limited-life preferred stock | 0 | 0 |
| EQUITY CAPITAL | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 150 | 1,520 |
| 25. Surplus | 750 | 2,940 |
| 26. Undivided profits and capital reserves | 827 | 404 |
| 27. Cumulative foreign currency trans. adj. | 0 | |
| 28. Total equity capital (sum items 23-27) | 1,727 | 4,864 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 14,138 | 42,281 |

## STATEMENT OF CONDITION

| LOCATION OF MAIN OFFICE | CHARLOTTE | CHARLOTTE |
|---|---|---|
| BANK NAME | BARCLAYS BANK | FIRST CHARLOTTE BANK |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 10,841 | 9,554 |
| b. Interest-bearing balances | 4,000 | 0 |
| 2. Securities | 32,893 | 18,893 |
| 3. Federal Funds Sold and Repos | 8,002 | 0 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 156,001 | 65,246 |
| b. LESS: Allowance for loan/lease losses | 1,456 | 956 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 154,545 | 64,290 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 4,977 | 2,913 |
| 7. Other real estate owned | 1,846 | 0 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 6,769 | 0 |
| 11. Other assets | 5,257 | 726 |
| 12. Total assets (sum 1 thru 11) | 229,130 | 96,376 |
| **LIABILITIES** | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 206,118 | 86,169 |
| (1) Noninterest bearing | 20,612 | 15,288 |
| (2) Interest bearing | 185,506 | 70,881 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | |
| (1) Non-interest bearing | 0 | |
| (2) Interest bearing | 0 | |
| 14. Federal Funds Purchased and Repos | 3,000 | 1,000 |
| 15. Demand notes issued to US Treasury | 0 | 0 |
| 16. Other borrowed money | 0 | 0 |
| 17. Mortgages and capital lease obligations | 355 | 0 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other liabilities | 1,711 | 1,099 |
| 21. Total Liabilities | 211,184 | 88,268 |
| 22. Limited-life preferred stock | 0 | 0 |
| **EQUITY CAPITAL** | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 1,000 | 2,589 |
| 25. Surplus | 20,000 | 4,574 |
| 26. Undivided profits and capital reserves | (3,054) | 945 |
| 27. Cumulative foreign currency trans. adj. | | |
| 28. Total equity capital (sum items 23-27) | 17,946 | 8,108 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 229,130 | 96,376 |

STATEMENT OF CONDITION

| LOCATION OF MAIN OFFICE<br>BANK NAME | CHARLOTTE<br>REPUBLIC BANK | DURHAM<br>GUARANTY STATE BANK |
|---|---|---|
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 16,050 | 2,324 |
| b. Interest-bearing balances | 2,000 | 0 |
| 2. Securities | 41,946 | 6,812 |
| 3. Federal Funds Sold and Repos | 20,000 | 400 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 70,380 | 21,302 |
| b. LESS: Allowance for loan/lease losses | 1,218 | 208 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 69,162 | 21,094 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 2,270 | 804 |
| 7. Other real estate owned | 6,539 | 0 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 0 | 0 |
| 11. Other assets | 5,163 | 399 |
| 12. Total assets (sum 1 thru 11) | 163,130 | 31,833 |
| **LIABILITIES** | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 134,131 | 26,007 |
| (1) Noninterest bearing | 52,761 | 4,786 |
| (2) Interest bearing | 81,370 | 21,221 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 3,204 | 0 |
| 15. Demand notes issued to US Treasury | 2,096 | 0 |
| 16. Other borrowed money | 5,478 | 0 |
| 17. Mortgages and capital lease obligations | 0 | 0 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other liabilities | 3,901 | 296 |
| 21. Total Liabilities | 148,810 | 26,303 |
| 22. Limited-life preferred stock | 0 | 0 |
| **EQUITY CAPITAL** | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 2,217 | 2,569 |
| 25. Surplus | 4,951 | 2,540 |
| 26. Undivided profits and capital reserves | 7,152 | 421 |
| 27. Cumulative foreign currency trans. adj. | | |
| 28. Total equity capital (sum items 23-27) | 14,320 | 5,530 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 163,130 | 31,833 |

## STATEMENT OF CONDITION

| LOCATION OF MAIN OFFICE | DURHAM | ELKIN |
|---|---|---|
| BANK NAME | MECHANICS & FARMERS BANK | YADKIN VALLEY BANK |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 5,715 | 3,112 |
| b. Interest-bearing balances | 11 | 0 |
| 2. Securities | 28,285 | 22,212 |
| 3. Federal Funds Sold and Repos | 5,100 | 1,450 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 41,283 | 74,525 |
| b. LESS: Allowance for loan/lease losses | 429 | 952 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 40,854 | 73,573 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 2,679 | 2,646 |
| 7. Other real estate owned | 237 | 223 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 0 | 0 |
| 11. Other assets | 1,315 | 1,611 |
| 12. Total assets (sum 1 thru 11) | 84,196 | 104,827 |
| **LIABILITIES** | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 74,805 | 95,008 |
| (1) Noninterest bearing | 20,574 | 12,416 |
| (2) Interest bearing | 54,231 | 82,592 |
| b. In foreign offices ( sum (1) & (2) ) | | |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 0 | 0 |
| 15. Demand notes issued to US Treasury | 0 | 556 |
| 16. Other borrowed money | 0 | 0 |
| 17. Mortgages and capital lease obligations | 0 | 20 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 30 | 0 |
| 20. Other liabilities | 1,012 | 1,265 |
| 21. Total Liabilities | 75,847 | 96,849 |
| 22. Limited-life preferred stock | 0 | 0 |
| **EQUITY CAPITAL** | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 2,846 | 927 |
| 25. Surplus | 3,154 | 6,444 |
| 26. Undivided profits and capital reserves | 2,349 | 607 |
| 27. Cumulative foreign currency trans. adj. | | |
| 28. Total equity capital (sum items 23-27) | 8,349 | 7,978 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 84,196 | 104,827 |

## STATEMENT OF CONDITION

| LOCATION OF MAIN OFFICE | ENGELHARD | FAYETTEVILLE |
|---|---|---|
| BANK NAME | EAST CAROLINA BANK | STATE BANK |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 6,802 | 919 |
| b. Interest-bearing balances | 0 | 600 |
| 2. Securities | 30,398 | 0 |
| 3. Federal Funds Sold and Repos | 12,425 | 7,000 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 54,805 | 9,056 |
| b. LESS: Allowance for loan/lease losses | 700 | 74 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 54,105 | 8,982 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 3,512 | 891 |
| 7. Other real estate owned | 55 | 0 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 0 | 0 |
| 11. Other assets | 1,358 | 134 |
| 12. Total assets (sum 1 thru 11) | 108,655 | 18,526 |
| **LIABILITIES** | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 99,901 | 13,931 |
| (1) Noninterest bearing | 17,752 | 3,669 |
| (2) Interest bearing | 82,149 | 10,262 |
| b. In foreign offices ( sum (1) & (2) ) | | |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 0 | 0 |
| 15. Demand notes issued to US Treasury | 0 | 0 |
| 16. Other borrowed money | 276 | 0 |
| 17. Mortgages and capital lease obligations | 111 | 0 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other liabilities | 490 | 85 |
| 21. Total Liabilities | 100,778 | 14,016 |
| 22. Limited-life preferred stock | 0 | 0 |
| **EQUITY CAPITAL** | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 1,978 | 2,117 |
| 25. Surplus | 4,323 | 2,349 |
| 26. Undivided profits and capital reserves | 1,576 | 44 |
| 27. Cumulative foreign currency trans. adj. | | |
| 28. Total equity capital (sum items 23-27) | 7,877 | 4,510 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 108,655 | 18,526 |

**STATEMENT OF CONDITION**

| LOCATION OF MAIN OFFICE | FOUR OAKS | FUQUAY-VARINA |
|---|---|---|
| BANK NAME | BANK OF FOUR OAKS | THE FIDELITY BANK |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 1,621 | 6,259 |
| b. Interest-bearing balances | 0 | 0 |
| 2. Securities | 8,654 | 74,675 |
| 3. Federal Funds Sold and Repos | 3,875 | 0 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 31,433 | 92,390 |
| b. LESS: Allowance for loan/lease losses | 366 | 1,537 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 31,067 | 90,853 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 1,451 | 3,831 |
| 7. Other real estate owned | 0 | 0 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 0 | 0 |
| 11. Other assets | 920 | 2,703 |
| 12. Total assets (sum 1 thru 11) | 47,588 | 178,321 |
| LIABILITIES | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 43,198 | 158,647 |
| (1) Noninterest bearing | 4,530 | 26,968 |
| (2) Interest bearing | 38,668 | 131,679 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 0 | 833 |
| 15. Demand notes issued to US Treasury | 0 | 1,356 |
| 16. Other borrowed money | 0 | 0 |
| 17. Mortgages and capital lease obligations | 0 | 0 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other liabilities | 679 | 1,577 |
| 21. Total Liabilities | 43,877 | 162,413 |
| 22. Limited-life preferred stock | 0 | 0 |
| EQUITY CAPITAL | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 100 | 730 |
| 25. Surplus | 1,650 | 6,425 |
| 26. Undivided profits and capital reserves | 1,961 | 8,753 |
| 27. Cumulative foreign currency trans. adj. | | |
| 28. Total equity capital (sum items 23-27) | 3,711 | 15,908 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 47,588 | 178,321 |

## STATEMENT OF CONDITION

| LOCATION OF MAIN OFFICE | GASTONIA | GRANITE FALLS |
|---|---|---|
| BANK NAME | FIRST COMMUNITY BANK | BANK OF GRANITE |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 481 | 15,064 |
| b. Interest-bearing balances | 100 | 0 |
| 2. Securities | 6,472 | 66,736 |
| 3. Federal Funds Sold and Repos | 1,900 | 1,000 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 3,166 | 146,805 |
| b. LESS: Allowance for loan/lease losses | 18 | 1,676 |
| c. LESS: Allocated transfer risk reserve | | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 3,148 | 145,129 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 1,373 | 4,834 |
| 7. Other real estate owned | 0 | 398 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 0 | 0 |
| 11. Other assets | 140 | 3,408 |
| 12. Total assets (sum 1 thru 11) | 13,614 | 236,569 |
| **LIABILITIES** | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 9,056 | 209,442 |
| (1) Noninterest bearing | 1,017 | 40,420 |
| (2) Interest bearing | 8,039 | 169,022 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 0 | 1,642 |
| 15. Demand notes issued to US Treasury | 0 | 175 |
| 16. Other borrowed money | 0 | 0 |
| 17. Mortgages and capital lease obligations | 0 | 0 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other liabilities | 40 | 1,946 |
| 21. Total Liabilities | 9,096 | 213,205 |
| 22. Limited-life preferred stock | | 0 |
| **EQUITY CAPITAL** | | |
| 23. Perpetual preferred stock | | 0 |
| 24. Common stock | 2,201 | 7,424 |
| 25. Surplus | 2,452 | 4,197 |
| 26. Undivided profits and capital reserves | (135) | 11,743 |
| 27. Cumulative foreign currency trans. adj. | | |
| 28. Total equity capital (sum items 23-27) | 4,518 | 23,364 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 13,614 | 236,569 |

**STATEMENT OF CONDITION**

| LOCATION OF MAIN OFFICE<br>BANK NAME | GRANITE QUARRY<br>FARMERS AND MERCHANTS | GREENSBORO<br>BANKERS TRUST |
|---|---|---|
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 3,472 | 1,006 |
| b. Interest-bearing balances | 0 | 4,500 |
| 2. Securities | 24,292 | 2,956 |
| 3. Federal Funds Sold and Repos | 1,750 | 1,750 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 49,885 | 16,772 |
| b. LESS: Allowance for loan/lease losses | 498 | 167 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 49,387 | 16,605 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 2,803 | 1,537 |
| 7. Other real estate owned | 205 | 0 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 0 | 0 |
| 11. Other assets | 1,026 | 323 |
| 12. Total assets (sum 1 thru 11) | 82,935 | 28,677 |
| **LIABILITIES** | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 74,098 | 21,344 |
| (1) Noninterest bearing | 10,720 | 1,129 |
| (2) Interest bearing | 63,378 | 20,215 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 1,169 | 0 |
| 15. Demand notes issued to US Treasury | 0 | 0 |
| 16. Other borrowed money | 0 | 0 |
| 17. Mortgages and capital lease obligations | 310 | 0 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other liabilities | 897 | 198 |
| 21. Total Liabilities | 76,474 | 21,542 |
| 22. Limited-life preferred stock | 0 | 0 |
| **EQUITY CAPITAL** | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 698 | 3,525 |
| 25. Surplus | 2,602 | 3,941 |
| 26. Undivided profits and capital reserves | 3,161 | (331) |
| 27. Cumulative foreign currency trans. adj. | | 0 |
| 28. Total equity capital (sum items 23-27) | 6,461 | 7,135 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 82,935 | 28,677 |

## STATEMENT OF CONDITION

| LOCATION OF MAIN OFFICE | GREENSBORO | GREENSBORO |
|---|---|---|
| BANK NAME | PIEDMONT STATE BANK | TRIAD BANK |
| ASSETS | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 2,242 | 6,889 |
| b. Interest-bearing balances | 1,714 | 0 |
| 2. Securities | 505 | 9,667 |
| 3. Federal Funds Sold and Repos | 6,475 | 5,595 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 28,119 | 65,103 |
| b. LESS: Allowance for loan/lease losses | 244 | 650 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 27,875 | 64,453 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 1,712 | 2,374 |
| 7. Other real estate owned | 0 | 51 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 0 | 0 |
| 11. Other assets | 422 | 965 |
| 12. Total assets (sum 1 thru 11) | 40,945 | 89,994 |
| LIABILITIES | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 36,076 | 82,481 |
| (1) Noninterest bearing | 5,712 | 22,160 |
| (2) Interest bearing | 30,364 | 60,321 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 0 | 0 |
| 15. Demand notes issued to US Treasury | 0 | 0 |
| 16. Other borrowed money | 0 | 0 |
| 17. Mortgages and capital lease obligations | 0 | 335 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other liabilities | 178 | 667 |
| 21. Total Liabilities | 36,254 | 83,483 |
| 22. Limited-life preferred stock | 0 | 0 |
| EQUITY CAPITAL | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 2,250 | 2,045 |
| 25. Surplus | 2,591 | 3,009 |
| 26. Undivided profits and capital reserves | (150) | 1,457 |
| 27. Cumulative foreign currency trans. adj. | 0 | |
| 28. Total equity capital (sum items 23-27) | 4,691 | 6,511 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 40,945 | 89,994 |

**STATEMENT OF CONDITION**

| LOCATION OF MAIN OFFICE | HAMPSTEAD | HIGHLANDS |
|---|---|---|
| BANK NAME | TOPSAIL STATE BANK | CAROLINA MOUNTAIN BANK |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 372 | 2,048 |
| b. Interest-bearing balances | 774 | 791 |
| 2. Securities | 1,148 | 2,742 |
| 3. Federal Funds Sold and Repos | 850 | 3,025 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 6,422 | 31,970 |
| b. LESS: Allowance for loan/lease losses | 64 | 200 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 6,358 | 31,770 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 500 | 1,000 |
| 7. Other real estate owned | 0 | 287 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 0 | 0 |
| 11. Other assets | 94 | 947 |
| 12. Total assets (sum 1 thru 11) | 10,096 | 42,610 |
| LIABILITIES | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 8,250 | 37,759 |
| (1) Noninterest bearing | 495 | 5,626 |
| (2) Interest bearing | 7,755 | 32,133 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 0 | 0 |
| 15. Demand notes issued to US Treasury | 0 | 0 |
| 16. Other borrowed money | 0 | 0 |
| 17. Mortgages and capital lease obligations | 71 | 0 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other liabilities | 115 | 357 |
| 21. Total Liabilities | 8,436 | 38,116 |
| 22. Limited-life preferred stock | 0 | 0 |
| EQUITY CAPITAL | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 933 | 1,700 |
| 25. Surplus | 960 | 2,329 |
| 26. Undivided profits and capital reserves | (233) | 465 |
| 27. Cumulative foreign currency trans. adj. | 0 | |
| 28. Total equity capital (sum items 23-27) | 1,660 | 4,494 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 10,096 | 42,610 |

## STATEMENT OF CONDITION

| LOCATION OF MAIN OFFICE | HIGH POINT | HIGH POINT |
|---|---|---|
| BANK NAME | AMERICAN BANK & TRUST | CENTRAL STATE BANK |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 2,543 | 2,238 |
| b. Interest-bearing balances | 808 | 0 |
| 2. Securities | 9,122 | 2,416 |
| 3. Federal Funds Sold and Repos | 950 | 500 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 25,795 | 19,231 |
| b. LESS: Allowance for loan/lease losses | 258 | 122 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 25,537 | 19,109 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 1,236 | 861 |
| 7. Other real estate owned | 0 | 0 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 0 | 0 |
| 11. Other assets | 322 | 544 |
| 12. Total assets (sum 1 thru 11) | 40,518 | 25,668 |
| **LIABILITIES** | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 33,732 | 23,027 |
| (1) Noninterest bearing | 6,222 | 7,052 |
| (2) Interest bearing | 27,510 | 15,975 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 0 | 0 |
| 15. Demand notes issued to US Treasury | 322 | 227 |
| 16. Other borrowed money | 0 | 0 |
| 17. Mortgages and capital lease obligations | 296 | 0 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other liabilities | 199 | 343 |
| 21. Total Liabilities | 34,549 | 23,597 |
| 22. Limited-life preferred stock | | 0 |
| **EQUITY CAPITAL** | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 2,468 | 300 |
| 25. Surplus | 3,713 | 1,200 |
| 26. Undivided profits and capital reserves | (212) | 571 |
| 27. Cumulative foreign currency trans. adj. | | |
| 28. Total equity capital (sum items 23-27) | 5,969 | 2,071 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 40,518 | 25,668 |

## STATEMENT OF CONDITION

| LOCATION OF MAIN OFFICE<br>BANK NAME | HIGH POINT<br>HIGH POINT BANK | LAURINBURG<br>FIRST SCOTLAND BANK |
|---|---|---|
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 24,017 | 1,345 |
| b. Interest-bearing balances | 0 | 100 |
| 2. Securities | 48.556 | 1,795 |
| 3. Federal Funds Sold and Repos | 25,000 | 3,300 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 262,043 | 11,370 |
| b. LESS: Allowance for loan/lease losses | 3,358 | 114 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 258,685 | 11,256 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 6,248 | 513 |
| 7. Other real estate owned | 54 | 0 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 0 | 0 |
| 11. Other assets | 5,696 | 193 |
| 12. Total assets (sum 1 thru 11) | 368,256 | 18,502 |
| LIABILITIES | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 336,681 | 17,168 |
| (1) Noninterest bearing | 73,821 | 3,103 |
| (2) Interest bearing | 262,860 | 14,065 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 0 | 0 |
| 15. Demand notes issued to US Treasury | 0 | 0 |
| 16. Other borrowed money | 0 | 0 |
| 17. Mortgages and capital lease obligations | 0 | 0 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other liabilities | 4,831 | 114 |
| 21. Total Liabilities | 341,512 | 17,282 |
| 22. Limited-life preferred stock | 0 | 0 |
| EQUITY CAPITAL | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 2,700 | 1,002 |
| 25. Surplus | 15,000 | 797 |
| 26. Undivided profits and capital reserves | 9,044 | (579) |
| 27. Cumulative foreign currency trans. adj. | | |
| 28. Total equity capital (sum items 23-27) | 26,744 | 1,220 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 368,256 | 18,502 |

## STATEMENT OF CONDITION

| LOCATION OF MAIN OFFICE | LEXINGTON | LINCOLNTON |
|---|---|---|
| BANK NAME | LEXINGTON STATE BANK | LINCOLN BANK OF NC |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 13,914 | 3,301 |
| b. Interest-bearing balances | 0 | 0 |
| 2. Securities | 71,556 | 14,185 |
| 3. Federal Funds Sold and Repos | 20,225 | 3,075 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 185,964 | 57,229 |
| b. LESS: Allowance for loan/lease losses | 2,176 | 772 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 183,788 | 56,457 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 6,787 | 2,142 |
| 7. Other real estate owned | 0 | 36 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 0 | 179 |
| 11. Other assets | 4,595 | 995 |
| 12. Total assets (sum 1 thru 11) | 300,865 | 80,370 |
| LIABILITIES | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 265,406 | 72,746 |
| (1) Noninterest bearing | 29,015 | 7,880 |
| (2) Interest bearing | 236,391 | 64,866 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 5,793 | 0 |
| 15. Demand notes issued to US Treasury | 0 | 0 |
| 16. Other borrowed money | 0 | 89 |
| 17. Mortgages and capital lease obligations | 0 | 1,290 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other liabilities | 2,797 | 875 |
| 21. Total Liabilities | 273,996 | 75,000 |
| 22. Limited-life preferred stock | 0 | 0 |
| EQUITY CAPITAL | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 6,621 | 1,459 |
| 25. Surplus | 6,455 | 3,190 |
| 26. Undivided profits and capital reserves | 13,793 | 721 |
| 27. Cumulative foreign currency trans. adj. | | |
| 28. Total equity capital (sum items 23-27) | 26,869 | 5,370 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 300,865 | 80,370 |

## STATEMENT OF CONDITION

| LOCATION OF MAIN OFFICE | LUCAMA | MONROE |
|---|---|---|
| BANK NAME | THE HERITAGE BANK | BANK OF UNION |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 2,121 | 1,240 |
| b. Interest-bearing balances | 0 | 1,009 |
| 2. Securities | 23,475 | 6,749 |
| 3. Federal Funds Sold and Repos | 0 | 1,650 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 27,426 | 24,395 |
| b. LESS: Allowance for loan/lease losses | 684 | 290 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 26,742 | 24,105 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 1,055 | 806 |
| 7. Other real estate owned | 214 | 0 |
| 8. Investments in unconsolidated subs. | 0 | 2 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 0 | 0 |
| 11. Other assets | 790 | 448 |
| 12. Total assets (sum 1 thru 11) | 54,397 | 36,009 |
| **LIABILITIES** | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 44,906 | 32,695 |
| (1) Noninterest bearing | 6,922 | 3,955 |
| (2) Interest bearing | 37,984 | 28,740 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 1,775 | 0 |
| 15. Demand notes issued to US Treasury | 417 | 0 |
| 16. Other borrowed money | 1,405 | 0 |
| 17. Mortgages and capital lease obligations | 0 | 0 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other liabilities | 411 | 468 |
| 21. Total Liabilities | 48,914 | 33,163 |
| 22. Limited-life preferred stock | 0 | |
| **EQUITY CAPITAL** | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 155 | 1,501 |
| 25. Surplus | 3,000 | 1,571 |
| 26. Undivided profits and capital reserves | 2,328 | (226) |
| 27. Cumulative foreign currency trans. adj. | | |
| 28. Total equity capital (sum items 23-27) | 5,483 | 2,846 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 54,397 | 36,009 |

## STATEMENT OF CONDITION

| LOCATION OF MAIN OFFICE | MOUNT OLIVE | MOYOCK |
|---|---|---|
| BANK NAME | SOUTHERN BANK | BANK OF CURRITUCK |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 10,920 | 1,988 |
| b. Interest-bearing balances | 0 | 0 |
| 2. Securities | 87,779 | 12,131 |
| 3. Federal Funds Sold and Repos | 6,200 | 1,500 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 77,773 | 32,839 |
| b. LESS: Allowance for loan/lease losses | 2,707 | 491 |
| c. LESS: Allocated transfer risk reserve | 0 | |
| d. Net loans and leases (4a less 4b & 4c) | 75,066 | 32,348 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 5,516 | 591 |
| 7. Other real estate owned | 58 | 0 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 1,319 | 0 |
| 11. Other assets | 2,728 | 491 |
| 12. Total assets (sum 1 thru 11) | 189,586 | 49,049 |
| **LIABILITIES** | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 171,573 | 42,713 |
| (1) Noninterest bearing | 27,653 | 7,661 |
| (2) Interest bearing | 143,920 | 35,052 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 0 | 0 |
| 15. Demand notes issued to US Treasury | 789 | 0 |
| 16. Other borrowed money | 0 | 0 |
| 17. Mortgages and capital lease obligations | 0 | 0 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 250 | 0 |
| 20. Other liabilities | 1,483 | 321 |
| 21. Total Liabilities | 174,095 | 43,034 |
| 22. Limited-life preferred stock | 0 | 0 |
| **EQUITY CAPITAL** | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 832 | 116 |
| 25. Surplus | 11,781 | 4,595 |
| 26. Undivided profits and capital reserves | 2,878 | 1,304 |
| 27. Cumulative foreign currency trans. adj. | | |
| 28. Total equity capital (sum items 23-27) | 15,491 | 6,015 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 189,586 | 49,049 |

## STATEMENT OF CONDITION

| LOCATION OF MAIN OFFICE | MURPHY | NEWLAND |
|---|---|---|
| BANK NAME | CITIZENS BANK | AVERY COUNTY BANK |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 1,385 | 1,372 |
| b. Interest-bearing balances | 10,709 | 485 |
| 2. Securities | 3,329 | 16,183 |
| 3. Federal Funds Sold and Repos | 0 | 2,075 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 36,749 | 9,167 |
| b. LESS: Allowance for loan/lease losses | 468 | 115 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 36,281 | 9,052 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 2,103 | 155 |
| 7. Other real estate owned | 0 | 0 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 0 | 0 |
| 11. Other assets | 1,030 | 514 |
| 12. Total assets (sum 1 thru 11) | 54,837 | 29,836 |
| **LIABILITIES** | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 46,923 | 23,068 |
| (1) Noninterest bearing | 3,381 | 6,223 |
| (2) Interest bearing | 43,542 | 16,845 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 500 | 0 |
| 15. Demand notes issued to US Treasury | 0 | 0 |
| 16. Other borrowed money | 0 | 0 |
| 17. Mortgages and capital lease obligations | 0 | 84 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other_liabilities | 791 | 335 |
| 21. Total Liabilities | 48,214 | 23,487 |
| 22. Limited-life preferred stock | 0 | 0 |
| **EQUITY CAPITAL** | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 2,365 | 192 |
| 25. Surplus | 3,338 | 2,000 |
| 26. Undivided profits and capital reserves | 920 | 4,157 |
| 27. Cumulative foreign currency trans. adj. | | |
| 28. Total equity capital (sum items 23-27) | 6,623 | 6,349 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 54,837 | 29,836 |

## STATEMENT OF CONDITION

| LOCATION OF MAIN OFFICE | NEWTON | PEMBROKE |
|---|---|---|
| BANK NAME | PEOPLES BANK | LUMBEE BANK |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 5,719 | 881 |
| b. Interest-bearing balances | 0 | 0 |
| 2. Securities | 37,471 | 4,811 |
| 3. Federal Funds Sold and Repos | 700 | 400 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 67,502 | 10,371 |
| b. LESS: Allowance for loan/lease losses | 785 | 104 |
| c. LESS: Allocated transfer risk reserve | 0 | |
| d. Net loans and leases (4a less 4b & 4c) | 66,717 | 10,267 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 2,709 | 96 |
| 7. Other real estate owned | 0 | 0 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 0 | 0 |
| 11. Other assets | 1,266 | 290 |
| 12. Total assets (sum 1 thru 11) | 114,582 | 16,745 |
| **LIABILITIES** | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 97,968 | 14,991 |
| (1) Noninterest bearing | 17,891 | 2,584 |
| (2) Interest bearing | 80,077 | 12,407 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 0 | 0 |
| 15. Demand notes issued to US Treasury | 1,096 | 0 |
| 16. Other borrowed money | 0 | 0 |
| 17. Mortgages and capital lease obligations | 0 | 0 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other liabilities | 923 | 124 |
| 21. Total Liabilities | 99,987 | 15,115 |
| 22. Limited-life preferred stock | 0 | |
| **EQUITY CAPITAL** | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 5,058 | 336 |
| 25. Surplus | 5,000 | 414 |
| 26. Undivided profits and capital reserves | 4,537 | 880 |
| 27. Cumulative foreign currency trans. adj. | | |
| 28. Total equity capital (sum items 23-27) | 14,595 | 1,630 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 114,582 | 16,745 |

**STATEMENT OF CONDITION**

| LOCATION OF MAIN OFFICE | PINE LEVEL | PILOT MOUNTAIN |
|---|---|---|
| BANK NAME | BANK OF PINE LEVEL | THE COMMUNITY BANK |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 1,116 | 560 |
| b. Interest-bearing balances | 0 | 921 |
| 2. Securities | 4,967 | 999 |
| 3. Federal Funds Sold and Repos | 0 | 650 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 7,584 | 7,823 |
| b. LESS: Allowance for loan/lease losses | 166 | 12 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 7,418 | 7,811 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 602 | 816 |
| 7. Other real estate owned | 0 | 0 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 0 | 1 |
| 11. Other assets | 320 | 100 |
| 12. Total assets (sum 1 thru 11) | 14,423 | 11,858 |
| LIABILITIES | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 12,858 | 8,903 |
| (1) Noninterest bearing | 2,494 | 1,127 |
| (2) Interest bearing | 10,364 | 7,776 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 0 | 0 |
| 15. Demand notes issued to US Treasury | 0 | 0 |
| 16. Other borrowed money | 0 | 0 |
| 17. Mortgages and capital lease obligations | 0 | 121 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other liabilities | 87 | 56 |
| 21. Total Liabilities | 12,945 | 9,080 |
| 22. Limited-life preferred stock | 0 | 0 |
| EQUITY CAPITAL | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 200 | 1,315 |
| 25. Surplus | 700 | 1,455 |
| 26. Undivided profits and capital reserves | 578 | 8 |
| 27. Cumulative foreign currency trans. adj. | | |
| 28. Total equity capital (sum items 23-27) | 1,478 | 2,778 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 14,423 | 11,858 |

## STATEMENT OF CONDITION

| LOCATION OF MAIN OFFICE | RALEIGH | ROCKY MOUNT |
|---|---|---|
| BANK NAME | FIRST-CITIZENS BANK & TRUST | PEOPLES BANK |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 275,389 | 62,275 |
| b. Interest-bearing balances | 0 | 0 |
| 2. Securities | 1,012,041 | 190,236 |
| 3. Federal Funds Sold and Repos | 9,775 | 10,400 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 1,632,402 | 649,530 |
| b. LESS: Allowance for loan/lease losses | 31,174 | 6,158 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 1,601,228 | 643,372 |
| 5. Assets held in trading accounts | 358 | 0 |
| 6. Premises and fixed assets incl cap leases | 103,509 | 19,577 |
| 7. Other real estate owned | 12,900 | 1,339 |
| 8. Investments in unconsolidated subs. | 12,100 | 350 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 10,364 | 3,011 |
| 11. Other assets | 66,820 | 20,494 |
| 12. Total assets (sum 1 thru 11) | 3,104,484 | 951,054 |
| **LIABILITIES** | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 2,692,891 | 835,121 |
| (1) Noninterest bearing | 615,593 | 167,344 |
| (2) Interest bearing | 2,077,298 | 667,777 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 35,622 | 24,032 |
| 15. Demand notes issued to US Treasury | 16,723 | 10,501 |
| 16. Other borrowed money | 99,525 | 0 |
| 17. Mortgages and capital lease obligations | 9,950 | 1,687 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 17,000 | 188 |
| 20. Other liabilities | 33,886 | 9,967 |
| 21. Total Liabilities | 2,905,597 | 881,496 |
| 22. Limited-life preferred stock | 0 | 0 |
| **EQUITY CAPITAL** | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 9,051 | 7,127 |
| 25. Surplus | 62,354 | 35,107 |
| 26. Undivided profits and capital reserves | 127,482 | 27,324 |
| 27. Cumulative foreign currency trans. adj. | | |
| 28. Total equity capital (sum items 23-27) | 198,887 | 69,558 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 3,104,484 | 951,054 |

## STATEMENT OF CONDITION

| LOCATION OF MAIN OFFICE | RUTHERFORDTON | SALISBURY |
|---|---|---|
| BANK NAME | COMMUNITY BANK | SECURITY BANK |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 467 | 13,992 |
| b. Interest-bearing balances | 0 | 0 |
| 2. Securities | 0 | 179,118 |
| 3. Federal Funds Sold and Repos | 4,100 | 400 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 904 | 105,652 |
| b. LESS: Allowance for loan/lease losses | 0 | 2,950 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 904 | 102,702 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 456 | 6,904 |
| 7. Other real estate owned | 0 | 35 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 7 | 0 |
| 10. Intangible assets | 114 | 0 |
| 11. Other assets | 3 | 3,939 |
| 12. Total assets (sum 1 thru 11) | 6,051 | 307,090 |
| LIABILITIES | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 3,450 | 270,955 |
| (1) Noninterest bearing | 880 | 50,667 |
| (2) Interest bearing | 2,570 | 220,288 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 0 | 0 |
| 15. Demand notes issued to US Treasury | 0 | 0 |
| 16. Other borrowed money | 0 | 0 |
| 17. Mortgages and capital lease obligations | 0 | 0 |
| 18. Bank's liability on customer acceptances | 7 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other liabilities | 119 | 2,636 |
| 21. Total Liabilities | 3,576 | 273,591 |
| 22. Limited-life preferred stock | 0 | 0 |
| EQUITY CAPITAL | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 1,304 | 13,544 |
| 25. Surplus | 1,304 | 7,000 |
| 26. Undivided profits and capital reserves | (133) | 12,955 |
| 27. Cumulative foreign currency trans. adj. | | |
| 28. Total equity capital (sum items 23-27) | 2,475 | 33,499 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 6,051 | 307,090 |

## STATEMENT OF CONDITION

| LOCATION OF MAIN OFFICE | SANFORD | SANFORD |
|---|---|---|
| BANK NAME | FIRST CAROLINA BANK | MID-SOUTH BANK |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 716 | 5,745 |
| b. Interest-bearing balances | 789 | 300 |
| 2. Securities | 1,296 | 21,045 |
| 3. Federal Funds Sold and Repos | 1,260 | 1,600 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 9,800 | 89,032 |
| b. LESS: Allowance for loan/lease losses | 183 | 882 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 9,617 | 88,150 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 696 | 3,006 |
| 7. Other real estate owned | 0 | 229 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 106 | 0 |
| 11. Other assets | 158 | 1,484 |
| 12. Total assets (sum 1 thru 11) | 14,638 | 121,559 |
| **LIABILITIES** | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 12,924 | 108,989 |
| (1) Noninterest bearing | 2,381 | 18,321 |
| (2) Interest bearing | 10,543 | 90,668 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 0 | 0 |
| 15. Demand notes issued to US Treasury | 0 | 500 |
| 16. Other borrowed money | 0 | 0 |
| 17. Mortgages and capital lease obligations | 131 | 61 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other liabilities | 181 | 1,116 |
| 21. Total Liabilities | 13,236 | 110,666 |
| 22. Limited-life preferred stock | 0 | 0 |
| **EQUITY CAPITAL** | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 1,000 | 1,338 |
| 25. Surplus | 1,155 | 5,840 |
| 26. Undivided profits and capital reserves | (753) | 3,715 |
| 27. Cumulative foreign currency trans. adj. | | |
| 28. Total equity capital (sum items 23-27) | 1,402 | 10,893 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 14,638 | 121,559 |

## STATEMENT OF CONDITION

| LOCATION OF MAIN OFFICE | SPARTA | STATESVILLE |
|---|---|---|
| BANK NAME | BLUE RIDGE BANK | THE BANK OF IREDELL |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 451 | 2,799 |
| b. Interest-bearing balances | 1,850 | 900 |
| 2. Securities | 400 | 4,725 |
| 3. Federal Funds Sold and Repos | 1,415 | 3,000 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 2,691 | 23,437 |
| b. LESS: Allowance for loan/lease losses | 27 | 283 |
| c. LESS: Allocated transfer risk reserve | 0 | |
| d. Net loans and leases (4a less 4b & 4c) | 2,664 | 23,154 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 800 | 1,451 |
| 7. Other real estate owned | 0 | 0 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 0 | 0 |
| 11. Other assets | 95 | 516 |
| 12. Total assets (sum 1 thru 11) | 7,675 | 36,545 |
| LIABILITIES | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 5,180 | 31,797 |
| (1) Noninterest bearing | 555 | 10,263 |
| (2) Interest bearing | 4,625 | 21,534 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 0 | |
| 15. Demand notes issued to US Treasury | 0 | 0 |
| 16. Other borrowed money | 0 | 0 |
| 17. Mortgages and capital lease obligations | 250 | 0 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other liabilities | 47 | 278 |
| 21. Total Liabilities | 5,477 | 32,075 |
| 22. Limited-life preferred stock | 0 | 0 |
| EQUITY CAPITAL | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 1,085 | 1,888 |
| 25. Surplus | 1,303 | 2,601 |
| 26. Undivided profits and capital reserves | (190) | (19) |
| 27. Cumulative foreign currency trans. adj. | | |
| 28. Total equity capital (sum items 23-27) | 2,198 | 4,470 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 7,675 | 36,545 |

## STATEMENT OF CONDITION

| LOCATION OF MAIN OFFICE | TROY | WHITEVILLE |
|---|---|---|
| BANK NAME | FIRST BANK | UNITED CAROLINA BANK |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 9,134 | 143,741 |
| b. Interest-bearing balances | 0 | 0 |
| 2. Securities | 44,371 | 307,449 |
| 3. Federal Funds Sold and Repos | 3,050 | 35,000 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 97,275 | 1,309,675 |
| b. LESS: Allowance for loan/lease losses | 973 | 15,045 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 96,302 | 1,294,630 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 4,935 | 35,836 |
| 7. Other real estate owned | 415 | 2,790 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 0 |
| 10. Intangible assets | 1,990 | 0 |
| 11. Other assets | 3,087 | 40,698 |
| 12. Total assets (sum 1 thru 11) | 163,284 | 1,860,144 |
| **LIABILITIES** | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 143,393 | 1,659,918 |
| (1) Noninterest bearing | 23,440 | 359,334 |
| (2) Interest bearing | 119,953 | 1,300,584 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | |
| (2) Interest bearing | | |
| 14. Federal Funds Purchased and Repos | 0 | 52,221 |
| 15. Demand notes issued to US Treasury | 0 | 2,000 |
| 16. Other borrowed money | 0 | 16,075 |
| 17. Mortgages and capital lease obligations | 0 | 84 |
| 18. Bank's liability on customer acceptances | 0 | 0 |
| 19. Subordinated notes and debentures | 0 | 0 |
| 20. Other liabilities | 2,151 | 11,208 |
| 21. Total Liabilities | 145,544 | 1,741,506 |
| 22. Limited-life preferred stock | 0 | 0 |
| **EQUITY CAPITAL** | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 5,670 | 11,542 |
| 25. Surplus | 8,635 | 47,799 |
| 26. Undivided profits and capital reserves | 3,435 | 59,297 |
| 27. Cumulative foreign currency trans. adj. | | |
| 28. Total equity capital (sum items 23-27) | 17,740 | 118,638 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 163,284 | 1,860,144 |

STATEMENT OF CONDITION

| LOCATION OF MAIN OFFICE | WILMINGTON | WILSON |
|---|---|---|
| BANK NAME | FIRST HANOVER BANK | BRANCH BANKING & TRUST |
| **ASSETS** | | |
| 1. Cash and balances due from depositories: | | |
| a. Noninterest-bearing and currency/coin | 1,396 | 272,694 |
| b. Interest-bearing balances | 3,664 | 60,006 |
| 2. Securities | 200 | 830,994 |
| 3. Federal Funds Sold and Repos | 200 | 0 |
| 4. Loans and lease financing receivables: | | |
| a. Loans and leases net of unearned inc. | 21,917 | 2,461,818 |
| b. LESS: Allowance for loan/lease losses | 177 | 27,143 |
| c. LESS: Allocated transfer risk reserve | 0 | 0 |
| d. Net Loans and leases (4a less 4b & 4c) | 21,740 | 2,434,675 |
| 5. Assets held in trading accounts | 0 | 0 |
| 6. Premises and fixed assets incl cap leases | 998 | 42,420 |
| 7. Other real estate owned | 0 | 3,023 |
| 8. Investments in unconsolidated subs. | 0 | 0 |
| 9. Customer liability - bank acceptances | 0 | 637 |
| 10. Intangible assets | 0 | 2,521 |
| 11. Other assets | 236 | 56,810 |
| 12. Total assets (sum 1 thru 11) | 28,434 | 3,704,580 |
| LIABILITIES | | |
| 13. Deposits: | | |
| a. In domestic offices ( sum (1) & (2) ) | 25,462 | 2,989,736 |
| (1) Noninterest bearing | 2,037 | 522,379 |
| (2) Interest bearing | 23,425 | 2,467,357 |
| b. In foreign offices ( sum (1) & (2) ) | 0 | 0 |
| (1) Non-interest bearing | | 0 |
| (2) Interest bearing | | 0 |
| 14. Federal Funds Purchased and Repos | 0 | 385,984 |
| 15. Demand notes issued to US Treasury | 0 | 0 |
| 16. Other borrowed money | 0 | 4,802 |
| 17. Mortgages and capital lease obligations | 0 | 135 |
| 18. Bank's liability on customer acceptances | 0 | 637 |
| 19. Subordinated notes and debentures | 0 | 64,342 |
| 20. Other liabilities | 274 | 29,632 |
| 21. Total Liabilities | 25,736 | 3,475,268 |
| 22. Limited-life preferred stock | | 0 |
| EQUITY CAPITAL | | |
| 23. Perpetual preferred stock | 0 | 0 |
| 24. Common stock | 1,500 | 20,920 |
| 25. Surplus | 1,543 | 115,393 |
| 26. Undivided profits and capital reserves | (345) | 92,999 |
| 27. Cumulative foreign currency trans. adj. | | |
| 28. Total equity capital (sum items 23-27) | 2,698 | 229,312 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 28,434 | 3,704,580 |

## STATEMENT OF CONDITION

| | |
|---|---|
| LOCATION OF MAIN OFFICE | WINSTON-SALEM |
| BANK NAME | SALEM TRUST BANK |

## ASSETS

| | |
|---|---|
| 1. Cash and balances due from depositories: | |
| a. Noninterest-bearing and currency/coin | 1,031 |
| b. Interest-bearing balances | 1,100 |
| 2. Securities | 0 |
| 3. Federal Funds Sold and Repos | 6,075 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 19,550 |
| b. LESS: Allowance for loan/lease losses | 198 |
| c. LESS: Allocated transfer risk reserve | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 19,352 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 1,869 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 155 |
| 12. Total assets (sum 1 thru 11) | 29,582 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 24,722 |
| (1) Noninterest bearing | 1,764 |
| (2) Interest bearing | 22,958 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14. Federal Funds Purchased and Repos | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 205 |
| 21. Total Liabilities | 24,927 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 2,500 |
| 25. Surplus | 2,679 |
| 26. Undivided profits and capital reserves | (524) |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 4,655 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 29,582 |

## NONDEPOSITORY TRUST COMPANIES

| ASSETS (thousands) | North Carolina Trust Company Greensboro 12-31-87 | The Trust Company of the South Lumberton 12-31-87 |
|---|---|---|
| 1. Cash and balances due from depositories: | | |
| a. Currency and noninterest-bearing balances.. | 73 | 1 |
| b. Interest-bearing balances.................. | 0 | 453 |
| 2. Securities: | | |
| a. U. S. Treasury securities.................. | 499 | 0 |
| b. Government agencies and corporations....... | 0 | 0 |
| c. State and political subdivisions........... | 0 | 0 |
| d. Other bonds, notes, and debentures......... | 0 | 0 |
| 3. Repurchase agreements......................... | 0 | 0 |
| 4. Receivables: | | |
| a. Customers: | | |
| (1) For settlements........................ | 0 | 0 |
| (2) For services........................... | 333 | 0 |
| b. Dividends, interest, other................. | 8 | 0 |
| 5. Prepaid expenses and deposits.................. | 28 | 0 |
| 6. Fixed assets (net of depreciation): | | |
| a. Premises and leasehold improvements........ | 1 | 0 |
| b. Furniture, fixtures, and equipment......... | 331 | 0 |
| c. Leased property under capital leases....... | 0 | 0 |
| 7. Intangible assets.............................. | 0 | 0 |
| 8. All other assets.............................. | 10 | 0 |
| 9. TOTAL ASSETS................................... | $1,283 | $454 |
| LIABILITIES | | |
| 10. Drafts payable................................ | 0 | 0 |
| 11. Accounts payable and accrued expenses......... | 59 | 0 |
| 12. Payable to customers: | | |
| a. On settlements............................. | 0 | 0 |
| b. On receipt of securities................... | 0 | 0 |
| c. Dividends and interest received............ | 0 | 0 |
| 13. Financing arrangements: | | |
| a. Borrowings (funded lines of credit)........ | 0 | 0 |
| b. Mortgages secured by real property......... | 0 | 0 |
| c. Other liabilities for borrowed money....... | 0 | 0 |
| 14. Obligations under capital leases: | | |
| a. Premises (land and buildings).............. | 0 | 0 |
| b. Furniture, fixtures, and equipment......... | 0 | 0 |
| 15. All other liabilities......................... | 22 | 0 |
| 16. TOTAL LIABILITIES............................. | 81 | 0 |
| 17. Limited life preferred stock.................. | 0 | 0 |
| EQUITY CAPITAL | | |
| 18. Perpetual preferred stock..................... | 400 | 0 |
| 19. Common stock.................................. | 304 | 200 |
| 20. Surplus....................................... | 344 | 111 |
| 21. Undivided profits and capital reserves........ | 154 | 143 |
| 22. TOTAL EQUITY CAPITAL.......................... | 1,202 | 454 |
| 23. TOTAL LIABILITIES, LIMITED LIFE PREFERRED STOCK, AND EQUITY CAPITAL..................... | $1,283 | $454 |

# COMPARATIVE INFORMATION

# BANKS IN NORTH CAROLINA RANKED BY TOTAL ASSETS

National and State-Chartered

December 31, 1987

| CLASS * | BANK NAME | CITY | TOTAL ASSETS (000) | RANK 1987 | RANK 1986 |
|---|---|---|---|---|---|
| N | First Union National Bank | Charlotte | 14,920,018 | 1 | 1 |
| N | NCNB National Bank | Charlotte | 14,287,190 | 2 | 2 |
| N | Wachovia Bank, N.A. | Winston-Salem | 11,296,898 | 3 | 3 |
| NM | Branch Banking & Trust | Wilson | 3,704,580 | 4 | 4 |
| NM | First-Citizens Bank | Raleigh | 3,104,484 | 5 | 5 |
| N | Southern National Bank | Lumberton | 1,994,119 | 6 | 7 |
| NM | United Carolina Bank | Whiteville | 1,860,144 | 7 | 6 |
| N | Central Carolina Bank, N.A. | Durham | 1,433,474 | 8 | 8 |
| NM | Peoples Bank and Trust | Rocky Mount | 951,054 | 9 | 9 |
| N | Planters National Bank | Rocky Mount | 918,066 | 10 | 10 |
| NM | High Point Bank | High Point | 368,256 | 11 | 11 |
| NM | Security Bank | Salisbury | 307,090 | 12 | 12 |
| NM | Lexington State Bank | Lexington | 300,865 | 13 | 13 |
| NM | Bank of Granite | Granite Falls | 236,569 | 14 | 15 |
| SM | Barclays Bank of N.C. | Charlotte | 229,130 | 15 | 14 |
| N | First Charter National Bank | Concord | 193,421 | 16 | 20 |
| NM | Southern Bank | Mount Olive | 189,586 | 17 | 16 |
| NM | The Fidelity Bank | Fuquay-Varina | 178,321 | 18 | 17 |
| NM | First Bank | Troy | 163,284 | 19 | 19 |
| NM | Republic Bank | Charlotte | 163,130 | 20 | 18 |
| N | The First National Bank | Shelby | 162,945 | 21 | 21 |
| N | The First National Bank | Asheboro | 138,313 | 22 | 22 |
| NM | Mid-South Bank | Sanford | 121,559 | 23 | 25 |
| NM | Peoples Bank | Newton | 114,582 | 24 | 24 |
| NM | The East Carolina Bank | Engelhard | 108,655 | 25 | 23 |
| N | First National Bank | Reidsville | 106,121 | 26 | 26 |
| NM | Yadkin Valley Bank | Elkin | 104,827 | 27 | 27 |
| NM | First Charlotte Bank | Charlotte | 96,376 | 28 | 33 |
| NM | Triad Bank | Greensboro | 89,994 | 29 | 28 |
| NM | Mechanics and Farmers Bank | Durham | 84,196 | 30 | 30 |
| NM | Farmers & Merchants Bank | Granite Quarry | 82,935 | 31 | 31 |
| NM | Lincoln Bank of N. C. | Lincolnton | 80,370 | 32 | 34 |
| NM | First Commercial Bank | Asheville | 70,996 | 33 | 32 |
| NM | Bank of Stanly | Albemarle | 57,856 | 34 | 40 |
| NM | Citizens Bank | Murphy | 54,837 | 35 | 36 |
| NM | The Heritage Bank | Lucama | 54,397 | 36 | 35 |
| NM | The Bank of Currituck | Moyock | 49,049 | 37 | 37 |
| NM | Bank of Four Oaks | Four Oaks | 47,588 | 38 | 42 |
| NM | Randolph Bank | Asheboro | 44,688 | 39 | 38 |
| NM | Carolina Mountain Bank | Highlands | 42,610 | 40 | 39 |
| NM | The Village Bank | Chapel Hill | 42,281 | 41 | 43 |
| NM | Piedmont State Bank | Greensboro | 40,945 | 42 | 56 |
| NM | American Bank | High Point | 40,518 | 43 | 49 |
| N | Citizens National Bank | Winston-Salem | 37,961 | 44 | 41 |
| NM | The Bank of Iredell | Statesville | 36,545 | 45 | 46 |
| NM | Bank of Union | Monroe | 36,009 | 46 | 51 |
| N | Columbus National Bank | Whiteville | 35,778 | 47 | 44 |
| NM | Guaranty State Bank | Durham | 31,833 | 48 | 47 |
| NM | Avery County Bank | Newland | 29,836 | 49 | 45 |
| NM | Salem Trust Bank | Winston-Salem | 29,582 | 50 | 53 |
| NM | Bankers Trust of N. C. | Greensboro | 28,677 | 51 | Opened 4-27-87 |
| NM | First Hanover Bank | Wilmington | 28,434 | 52 | 55 |
| NM | Central State Bank | High Point | 25,668 | 53 | 48 |
| N | Metrobank, N.A. | Charlotte | 23,175 | 54 | 52 |
| NM | State Bank | Fayetteville | 18,526 | 55 | Opened 3-16-87 |
| N | Greensboro National Bank | Greensboro | 18,525 | 56 | 54 |
| NM | First Scotland Bank | Laurinburg | 18,502 | 57 | 58 |
| NM | Lumbee Bank | Pembroke | 16,745 | 58 | 59 |
| NM | First Carolina Bank | Sanford | 14,638 | 59 | 60 |
| NM | Bank of Pine Level | Pine Level | 14,423 | 60 | 57 |
| NM | Morris Plan Industrial Bank | Burlington | 14,138 | 61 | 61 |
| NM | First Community Bank | Gastonia | 13,614 | 62 | Opened 9-15-87 |
| NM | The Community Bank | Pilot Mountain | 11,858 | 63 | Opened 3-23-87 |
| NM | The Bank of Bladenboro | Bladenboro | 11,699 | 64 | 62 |
| N | United National Bank | Fayetteville | 11,565 | 65 | 64 |
| NM | Topsail State Bank | Hampstead | 10,096 | 66 | 65 |
| NM | Blue Ridge Bank | Sparta | 7,675 | 67 | Opened 10-15-87 |
| NM | Community Bank | Rutherfordton | 6,051 | 68 | Opened 11-27-87 |
| | | Total | $59,167,870 | 68 | 65 |

* N National Charter
NM State Charter, non Federal Reserve Member
SM State Charter, Federal Reserve Member

# BANKS IN NORTH CAROLINA RANKED BY TOTAL DEPOSITS

## National and State-Chartered

## December 31, 1987

| CLASS * | BANK NAME | CITY | TOTAL DEPOSITS (000) | RANK 1987 | RANK 1986 |
|---|---|---|---|---|---|
| N | NCNB National Bank | Charlotte | 9,314,630 | 1 | 1 |
| N | Wachovia Bank, N.A. | Winston-Salem | 8,733,646 | 2 | 2 |
| N | First Union National Bank | Charlotte | 6,884,946 | 3 | 3 |
| NM | Branch Banking & Trust | Wilson | 2,989,736 | 4 | 4 |
| NM | First-Citizens Bank | Raleigh | 2,692,891 | 5 | 5 |
| N | Southern National Bank | Lumberton | 1,741,311 | 6 | 7 |
| NM | United Carolina Bank | Whiteville | 1,659,918 | 7 | 6 |
| N | Central Carolina Bank | Durham | 1,260,341 | 8 | 8 |
| NM | Peoples Bank and Trust | Rocky Mount | 835,121 | 9 | 9 |
| N | Planters National Bank | Rocky Mount | 815,410 | 10 | 10 |
| NM | High Point Bank | High Point | 336,681 | 11 | 11 |
| NM | Security Bank | Salisbury | 270,955 | 12 | 12 |
| NM | Lexington State Bank | Lexington | 265,406 | 13 | 13 |
| NM | Bank of Granite | Granite Falls | 209,442 | 14 | 15 |
| SM | Barclays Bank of N. C. | Charlotte | 206,118 | 15 | 14 |
| NM | Southern Bank | Mount Olive | 171,573 | 16 | 16 |
| N | First Charter National Bank | Concord | 163,745 | 17 | 20 |
| NM | The Fidelity Bank | Fuquay-Varina | 158,647 | 18 | 17 |
| NM | First Bank | Troy | 143,393 | 19 | 19 |
| NM | Republic Bank | Charlotte | 134,131 | 20 | 18 |
| N | The First National Bank | Shelby | 129,076 | 21 | 21 |
| N | The First National Bank | Asheboro | 125,231 | 22 | 22 |
| NM | Mid-South Bank | Sanford | 108,989 | 23 | 25 |
| NM | The East Carolina Bank | Engelhard | 99,901 | 24 | 23 |
| NM | Peoples Bank | Newton | 97,968 | 25 | 24 |
| N | First National Bank | Reidsville | 96,122 | 26 | 26 |
| NM | Yadkin Valley Bank | Elkin | 95,008 | 27 | 27 |
| NM | First Charlotte Bank | Charlotte | 86,169 | 28 | 33 |
| NM | Triad Bank | Greensboro | 82,481 | 29 | 28 |
| NM | Mechanics and Farmers Bank | Durham | 74,805 | 30 | 30 |
| NM | Farmers & Merchants Bank | Granite Quarry | 74,098 | 31 | 32 |
| NM | Lincoln Bank of N. C. | Lincolnton | 72,746 | 32 | 34 |
| NM | First Commercial Bank | Asheville | 63,686 | 33 | 31 |
| NM | Bank of Stanly | Albemarle | 51,727 | 34 | 41 |
| NM | Citizens Bank | Murphy | 46,923 | 35 | 37 |
| NM | The Heritage Bank | Lucama | 44,906 | 36 | 35 |
| NM | Bank of Four Oaks | Four Oaks | 43,198 | 37 | 40 |
| NM | The Bank of Currituck | Moyock | 42,713 | 38 | 36 |
| NM | Randolph Bank | Asheboro | 40,474 | 39 | 38 |
| NM | Carolina Mountain Bank | Highlands | 37,759 | 40 | 39 |
| NM | The Village Bank | Chapel Hill | 36,511 | 41 | 44 |
| NM | Piedmont State Bank | Greensboro | 36,076 | 42 | 60 |
| NM | American Bank | High Point | 33,732 | 43 | 49 |
| N | Citizens National Bank | Winston-Salem | 33,400 | 44 | 42 |
| NM | Bank of Union | Monroe | 32,695 | 45 | 50 |
| N | Columbus National Bank | Whiteville | 32,239 | 46 | 43 |
| NM | The Bank of Iredell | Statesville | 31,797 | 47 | 45 |
| NM | Guaranty State Bank | Durham | 26,007 | 48 | 46 |
| NM | First Hanover Bank | Wilmington | 25,462 | 49 | 54 |
| NM | Salem Trust Bank | Winston-Salem | 24,722 | 50 | 57 |
| NM | Avery County Bank | Newland | 23,068 | 51 | 47 |
| NM | Central State Bank | High Point | 23,027 | 52 | 48 |
| NM | Bankers Trust of N. C. | Greensboro | 21,344 | 53 | Opened 4-27-87 |
| N | Metrobank, N.A. | Charlotte | 21,281 | 54 | 52 |
| N | Greensboro National Bank | Greensboro | 17,276 | 55 | 53 |
| NM | First Scotland Bank | Laurinburg | 17,168 | 56 | 55 |
| NM | Lumbee Bank | Pembroke | 14,991 | 57 | 58 |
| NM | State Bank | Fayetteville | 13,931 | 58 | Opened 3-16-87 |
| NM | First Carolina Bank | Sanford | 12,924 | 59 | 59 |
| NM | Bank of Pine Level | Pine Level | 12,858 | 60 | 56 |
| NM | Morris Plan Industrial Bank | Burlington | 12,176 | 61 | 61 |
| NM | The Bank of Bladenboro | Bladenboro | 10,089 | 62 | 62 |
| N | United National Bank | Fayetteville | 10,006 | 63 | 64 |
| NM | First Community Bank | Gastonia | 9,056 | 64 | Opened 9-15-87 |
| NM | The Community Bank | Pilot Mountain | 8,903 | 65 | Opened 3-23-87 |
| NM | Topsail State Bank | Hampstead | 8,250 | 66 | 65 |
| NM | Blue Ridge Bank | Sparta | 5,180 | 67 | Opened 10-15-87 |
| NM | Community Bank | Rutherfordton | 3,450 | 68 | Opened 11-27-87 |
| | | Total | $41,059,610 | 68 | 65 |

* N National Charter
NM State Charter, non Federal Reserve Member
SM State Charter, Federal Reserve Member

## STATE-CHARTERED BANKS IN NORTH CAROLINA RANKED BY TOTAL ASSETS

December 31, 1987

| CLASS * | BANK NAME | CITY | TOTAL ASSETS (000) | RANK 1987 | RANK 1986 |
|---|---|---|---|---|---|
| NM | Branch Banking & Trust | Wilson | 3,704,580 | 1 | 1 |
| NM | First-Citizens Bank | Raleigh | 3,104,484 | 2 | 2 |
| NM | United Carolina Bank | Whiteville | 1,860,144 | 3 | 3 |
| NM | Peoples Bank and Trust | Rocky Mount | 951,054 | 4 | 4 |
| NM | High Point Bank | High Point | 368,256 | 5 | 5 |
| NM | Security Bank | Salisbury | 307,090 | 6 | 6 |
| NM | Lexington State Bank | Lexington | 300,865 | 7 | 7 |
| NM | Bank of Granite | Granite Falls | 236,569 | 8 | 9 |
| SM | Barclays Bank of N.C. | Charlotte | 229,130 | 9 | 8 |
| NM | Southern Bank | Mount Olive | 189,586 | 10 | 10 |
| NM | The Fidelity Bank | Fuquay-Varina | 178,321 | 11 | 11 |
| NM | First Bank | Troy | 163,284 | 12 | 13 |
| NM | Republic Bank | Charlotte | 163,130 | 13 | 12 |
| NM | Mid-South Bank | Sanford | 121,559 | 14 | 16 |
| NM | Peoples Bank | Newton | 114,582 | 15 | 15 |
| NM | The East Carolina Bank | Engelhard | 108,655 | 16 | 14 |
| NM | Yadkin Valley Bank | Elkin | 104,827 | 17 | 17 |
| NM | First Charlotte Bank | Charlotte | 96,376 | 18 | 22 |
| NM | Triad Bank | Greensboro | 89,994 | 19 | 18 |
| NM | Mechanics and Farmers Bank | Durham | 84,196 | 20 | 19 |
| NM | Farmers & Merchants Bank | Granite Quarry | 82,935 | 21 | 20 |
| NM | Lincoln Bank of N. C. | Lincolnton | 80,370 | 22 | 23 |
| NM | First Commercial Bank | Asheville | 70,996 | 23 | 21 |
| NM | Bank of Stanly | Albemarle | 57,856 | 24 | 29 |
| NM | Citizens Bank | Murphy | 54,837 | 25 | 25 |
| NM | The Heritage Bank | Lucama | 54,397 | 26 | 24 |
| NM | The Bank of Currituck | Moyock | 49,049 | 27 | 26 |
| NM | Bank of Four Oaks | Four Oaks | 47,588 | 28 | 30 |
| NM | Randolph Bank | Asheboro | 44,688 | 29 | 27 |
| NM | Carolina Mountain Bank | Highlands | 42,610 | 30 | 28 |
| NM | The Village Bank | Chapel Hill | 42,281 | 31 | 31 |
| NM | Piedmont State Bank | Greensboro | 40,945 | 32 | 41 |
| NM | American Bank | High Point | 40,518 | 33 | 36 |
| NM | The Bank of Iredell | Statesville | 36,545 | 34 | 33 |
| NM | Bank of Union | Monroe | 36,009 | 35 | 38 |
| NM | Guaranty State Bank | Durham | 31,833 | 36 | 34 |
| NM | Avery County Bank | Newland | 29,836 | 37 | 32 |
| NM | Salem Trust Bank | Winston-Salem | 29,582 | 38 | 39 |
| NM | Bankers Trust of N. C. | Greensboro | 28,677 | 39 | Opened 4-27-87 |
| NM | First Hanover Bank | Wilmington | 28,434 | 40 | 40 |
| NM | Central State Bank | High Point | 25,668 | 41 | 35 |
| NM | State Bank | Fayetteville | 18,526 | 42 | Opened 3-16-87 |
| NM | First Scotland Bank | Laurinburg | 18,502 | 43 | 43 |
| NM | Lumbee Bank | Pembroke | 16,745 | 44 | 44 |
| NM | First Carolina Bank | Sanford | 14,638 | 45 | 45 |
| NM | Bank of Pine Level | Pine Level | 14,423 | 46 | 42 |
| NM | Morris Plan Industrial Bank | Burlington | 14,138 | 47 | 46 |
| NM | First Community Bank | Gastonia | 13,614 | 48 | Opened 9-15-87 |
| NM | The Community Bank | Pilot Mountain | 11,858 | 49 | Opened 3-23-87 |
| NM | The Bank of Bladenboro | Bladenboro | 11,699 | 50 | 47 |
| NM | Topsail State Bank | Hampstead | 10,096 | 51 | 49 |
| NM | Blue Ridge Bank | Sparta | 7,675 | 52 | Opened 10-15-87 |
| NM | Community Bank | Rutherfordton | 6,051 | 53 | Opened 11-27-87 |
|  |  | Total | $13,590,301 | 53 | 49 |

* NM State Charter, non Federal Reserve Member
SM State Charter, Federal Reserve Member

## STATE-CHARTERED BANKS IN NORTH CAROLINA RANKED BY TOTAL DEPOSITS

December 31, 1987

| CLASS * | BANK NAME | CITY | TOTAL DEPOSITS (000) | RANK 1987 | RANK 1986 |
|---|---|---|---|---|---|
| NM | Branch Banking & Trust | Wilson | 2,989,736 | 1 | 1 |
| NM | First-Citizens Bank | Raleigh | 2,692,891 | 2 | 2 |
| NM | United Carolina Bank | Whiteville | 1,659,918 | 3 | 3 |
| NM | Peoples Bank and Trust | Rocky Mount | 835,121 | 4 | 4 |
| NM | High Point Bank | High Point | 336,681 | 5 | 5 |
| NM | Security Bank | Salisbury | 270,955 | 6 | 6 |
| NM | Lexington State Bank | Lexington | 265,406 | 7 | 7 |
| NM | Bank of Granite | Granite Falls | 209,442 | 8 | 9 |
| SM | Barclays Bank of N. C. | Charlotte | 206,118 | 9 | 8 |
| NM | Southern Bank | Mount Olive | 171,573 | 10 | 10 |
| NM | The Fidelity Bank | Fuquay-Varina | 158,647 | 11 | 11 |
| NM | First Bank | Troy | 143,393 | 12 | 13 |
| NM | Republic Bank | Charlotte | 134,131 | 13 | 12 |
| NM | Mid-South Bank | Sanford | 108,989 | 14 | 16 |
| NM | The East Carolina Bank | Engelhard | 99,901 | 15 | 14 |
| NM | Peoples Bank | Newton | 97,968 | 16 | 15 |
| NM | Yadkin Valley Bank | Elkin | 95,008 | 17 | 17 |
| NM | First Charlotte Bank | Charlotte | 86,169 | 18 | 22 |
| NM | Triad Bank | Greensboro | 82,481 | 19 | 18 |
| NM | Mechanics and Farmers Bank | Durham | 74,805 | 20 | 19 |
| NM | Farmers & Merchants Bank | Granite Quarry | 74,098 | 21 | 21 |
| NM | Lincoln Bank of N. C. | Lincolnton | 72,746 | 22 | 23 |
| NM | First Commercial Bank | Asheville | 63,686 | 23 | 20 |
| NM | Bank of Stanly | Albemarle | 51,727 | 24 | 30 |
| NM | Citizens Bank | Murphy | 46,923 | 25 | 26 |
| NM | The Heritage Bank | Lucama | 44,906 | 26 | 24 |
| NM | Bank of Four Oaks | Four Oaks | 43,198 | 27 | 29 |
| NM | The Bank of Currituck | Moyock | 42,713 | 28 | 25 |
| NM | Randolph Bank | Asheboro | 40,474 | 29 | 27 |
| NM | Carolina Mountain Bank | Highlands | 37,759 | 30 | 28 |
| NM | The Village Bank | Chapel Hill | 36,511 | 31 | 31 |
| NM | Piedmont State Bank | Greensboro | 36,076 | 32 | 45 |
| NM | American Bank | High Point | 33,732 | 33 | 36 |
| NM | Bank of Union | Monroe | 32,695 | 34 | 37 |
| NM | The Bank of Iredell | Statesville | 31,797 | 35 | 32 |
| NM | Guaranty State Bank | Durham | 26,007 | 36 | 33 |
| NM | First Hanover Bank | Wilmington | 25,462 | 37 | 39 |
| NM | Salem Trust Bank | Winston-Salem | 24,722 | 38 | 42 |
| NM | Avery County Bank | Newland | 23,068 | 39 | 34 |
| NM | Central State Bank | High Point | 23,027 | 40 | 35 |
| NM | Bankers Trust of N. C. | Greensboro | 21,344 | 41 | Opened 4-27-87 |
| NM | First Scotland Bank | Laurinburg | 17,168 | 42 | 40 |
| NM | Lumbee Bank | Pembroke | 14,991 | 43 | 43 |
| NM | State Bank | Fayetteville | 13,931 | 44 | Opened 3-16-87 |
| NM | First Carolina Bank | Sanford | 12,924 | 45 | 44 |
| NM | Bank of Pine Level | Pine Level | 12,858 | 46 | 41 |
| NM | Morris Plan Industrial Bank | Burlington | 12,176 | 47 | 46 |
| NM | The Bank of Bladenboro | Bladenboro | 10,089 | 48 | 47 |
| NM | First Community Bank | Gastonia | 9,056 | 49 | Opened 9-15-87 |
| NM | The Community Bank | Pilot Mountain | 8,903 | 50 | Opened 3-23-87 |
| NM | Topsail State Bank | Hampstead | 8,250 | 51 | 49 |
| NM | Blue Ridge Bank | Sparta | 5,180 | 52 | Opened 10-15-87 |
| NM | Community Bank | Rutherfordton | 3,450 | 53 | Opened 11-27-87 |
|  |  | Total | $11,680,980 | 53 | 49 |

* NM State Charter, non Federal Reserve Member
SM State Charter, Federal Reserve Member

## EMPLOYEES AND TOTAL ASSETS OF NORTH CAROLINA STATE-CHARTERED BANKS

Ranked in order of number of employees as of December 31, 1987

| Name of Bank | City | Number of Employees | Total Assets (000) |
|---|---|---|---|
| First-Citizens Bank & Trust | Raleigh | 3,446 | $3,104,484 |
| Branch Banking and Trust | Wilson | 2,734 | 3,704,580 |
| United Carolina Bank | Whiteville | 1,694 | 1,860,144 |
| Peoples Bank and Trust | Rocky Mount | 835 | 951,054 |
| Security Bank and Trust | Salisbury | 258 | 307,090 |
| Southern Bank and Trust | Mount Olive | 191 | 189,586 |
| Lexington State Bank | Lexington | 181 | 300,865 |
| Republic Bank and Trust | Charlotte | 155 | 163,130 |
| First Bank | Troy | 148 | 163,284 |
| High Point Bank and Trust | High Point | 135 | 368,256 |
| Bank of Granite | Granite Falls | 123 | 236,569 |
| The Fidelity Bank | Fuquay-Varina | 120 | 178,321 |
| Barclays Bank of N. C. | Charlotte | 118 | 229,130 |
| The East Carolina Bank | Engelhard | 114 | 108,655 |
| Mechanics and Farmers Bank | Durham | 99 | 84,196 |
| Mid-South Bank | Sanford | 93 | 121,559 |
| Triad Bank | Greensboro | 87 | 89,994 |
| First Commercial Bank | Asheville | 76 | 70,996 |
| Farmers & Merchants Bank | Granite Quarry | 75 | 82,935 |
| Lincoln Bank of N. C. | Lincolnton | 74 | 80,370 |
| Peoples Bank | Newton | 72 | 114,582 |
| First Charlotte Bank | Charlotte | 68 | 96,376 |
| Yadkin Valley Bank | Elkin | 68 | 104,827 |
| Bank of Stanly | Albemarle | 55 | 57,856 |
| Citizens Bank | Murphy | 46 | 54,837 |
| The Heritage Bank | Lucama | 46 | 54,397 |
| The Village Bank | Chapel Hill | 45 | 42,281 |
| The Bank of Iredell | Statesville | 44 | 36,545 |
| Carolina Mountain Bank | Highlands | 41 | 42,610 |
| Randolph Bank & Trust | Asheboro | 35 | 44,688 |
| Central State Bank | High Point | 33 | 25,668 |
| Bank of Four Oaks | Four Oaks | 31 | 47,588 |
| Guaranty State Bank | Durham | 31 | 31,833 |
| Piedmont State Bank | Greensboro | 30 | 40,945 |
| American Bank and Trust | High Point | 29 | 40,518 |
| Bank of Union | Monroe | 26 | 36,009 |
| The Bank of Currituck | Moyock | 25 | 49,049 |
| First Scotland Bank | Laurinburg | 25 | 18,502 |
| Bank of Pine Level | Pine Level | 21 | 14,423 |
| Bankers Trust of N. C. | Greensboro | 21 | 28,677 |
| First Hanover Bank | Wilmington | 19 | 28,434 |
| The Bank of Bladenboro | Bladenboro | 19 | 11,699 |
| Community Bank | Rutherfordton | 18 | 6,051 |
| First Community Bank | Gastonia | 16 | 13,614 |
| Lumbee Bank | Pembroke | 15 | 16,745 |
| The Community Bank | Pilot Mountain | 14 | 11,858 |
| State Bank | Fayetteville | 14 | 18,526 |
| Avery County Bank | Newland | 13 | 29,836 |
| First Carolina Bank | Sanford | 13 | 14,638 |
| Blue Ridge Bank | Sparta | 12 | 7,675 |
| Salem Trust Bank | Winston-Salem | 12 | 29,582 |
| Topsail State Bank | Hampstead | 10 | 10,096 |
| The Morris Plan Industrial Bank | Burlington | 6 | 14,138 |
| Total Banks 53 | | 11,729 | $13,590,301 |

# PRODUCTS
# AND
# SERVICES

# NORTH CAROLINA BANKING PRODUCTS AND SERVICES

The single most important banking issue now before Congress and many state legislatures is the desire of banks for expanded powers. At the federal level, bankers are seeking, through the repeal of the Glass-Stegall Act, to offer products and services not traditionally associated with commercial banking. North Carolina state-chartered banks have historically had such powers.

The following survey shows the revenue-producing services our 53 state-chartered banks offered at the close of 1987. Probably the most notable trend is that many of our state-chartered banks are engaged in securities and insurance brokerage services, activities now denied to many national banks and banks chartered in many other states.

## SUMMARY

## 1987 SURVEY - REVENUE PRODUCING SERVICES
## NORTH CAROLINA STATE-CHARTERED BANKS

(53 Banks as of December 31, 1987)

William T. Graham
Commissioner of Banks

| REVENUE PRODUCING SERVICES OFFERED | PROVIDED BY: BANK | BANK SUBSIDIARY | BANK HOLDING COMPANY | TOTAL |
|---|---|---|---|---|
| Securities Brokerage | 19 | 0 | 0 | 19 |
| Securities Underwriting | 1 | 0 | 0 | 1 |
| Investment Counseling | 4 | 0 | 0 | 4 |
| General Insurance Brokerage | 3 | 0 | 0 | 3 |
| General Insurance Underwriting | 1 | 2 | 0 | 3 |
| Title Insurance Brokerage | 2 | 5 | 0 | 7 |
| Title Insurance Underwriting | 1 | 1 | 0 | 2 |
| Credit Life Insurance Brokerage | 26 | 0 | 0 | 26 |
| Real Estate Brokerage | 0 | 1 | 0 | 1 |
| Real Estate Equity Participation | 0 | 2 | 0 | 2 |
| Mortgage Brokerage | 11 | 2 | 1 | 14 |
| Permanent Mortgage Lending | 22 | 1 | 1 | 24 |
| Consumer Finance Act Licensees | 0 | 1 | 1 | 2 |
| Consumer Leasing | 6 | 1 | 0 | 7 |
| Business Leasing | 7 | 1 | 0 | 8 |
| Trust Services | 11 | 0 | 0 | 11 |
| EDP Services | 4 | 0 | 1 | 5 |
| Travel Agency | 1 | 0 | 0 | 1 |
| Shared ATM Network* | 24 | 0 | 0 | 24 |
| Credit Cards** | 40 | 0 | 0 | 40 |

* Relay 24 (In addition to Relay, 3 banks offer Cirrus and 1 bank offers Plus)

** MasterCard only 5 Visa only 0 MasterCard and Visa 35

NORTH CAROLINA
COMMISSIONER OF BANKS

1987 SURVEY
REVENUE PRODUCING SERVICES
NORTH CAROLINA
STATE-CHARTERED BANKS*

| BANK | SECURITIES BROKERAGE | SECURITIES UNDERWRITING | INVESTMENT COUNSELING | GENERAL INSURANCE BROKERAGE | GENERAL INSURANCE UNDERWRITING | TITLE INSURANCE BROKERAGE | TITLE INSURANCE UNDERWRITING | CREDIT LIFE INSURANCE BROKERAGE | REAL ESTATE BROKERAGE | REAL ESTATE EQUITY PARTICIPATION | MORTGAGE BROKERAGE | PERMANENT MORTGAGE LENDING | CONSUMER FINANCE ACT LICENSEES | CONSUMER LEASING | BUSINESS LEASING | TRUST SERVICES | EDP SERVICES | TRAVEL AGENCY | SHARED ATM NETWORK | CREDIT CARDS |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| American Bank & Trust Co. | — | — | — | — | — | — | — | B | — | — | B | B | — | — | — | — | — | — | — | — |
| Avery County Bank | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | B |
| Bank of Four Oaks | B | — | — | — | — | — | — | B | — | — | — | B | — | — | — | — | — | — | — | B |
| Bank of Granite | B | — | — | — | — | — | — | B | — | — | — | — | — | — | — | — | — | — | B | B |
| Bank of Pine Level | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| Bank of Stanly | — | — | — | — | — | S | — | — | — | — | — | — | — | — | — | — | — | — | — | B |
| Bank of Union | B | — | — | — | — | S | — | B | — | — | — | — | — | — | — | — | — | — | — | — |
| Bankers Trust of North Carolina | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | B |
| Barclays Bank of North Carolina | — | — | — | — | — | — | — | — | — | — | — | B | — | — | — | — | — | — | B | B |
| Blue Ridge Bank | B | — | — | — | — | — | — | B | — | — | — | B | — | — | — | — | — | — | — | B |
| Branch Banking and Trust | B | B | B | B | — | B | — | B | — | — | B | B | — | B | B | B | — | B | B | B |
| Carolina Mountain Bank | B | — | — | — | — | — | — | B | — | — | H | H | H | — | — | — | — | — | — | H |
| Central State Bank | — | — | — | — | — | — | — | B | — | — | B | — | — | — | — | — | — | — | — | — |
| Citizens Bank | — | — | — | — | — | — | — | B | — | — | — | B | — | — | — | — | — | — | — | B |
| Community Bank & Trust Co. | — | — | — | — | — | — | — | B | — | — | — | B | — | — | — | — | B | — | — | B |
| Farmers and Merchants Bank | B | — | — | — | — | — | — | — | — | S | — | B | — | — | — | — | — | — | B | B |
| First Bank | B | — | — | — | — | — | — | B | — | — | — | B | — | — | — | B | H | — | B | B |
| First Carolina Bank & Trust Co. | B | — | — | — | — | — | — | B | — | — | — | B | — | — | — | — | — | — | B | B |
| First Charlotte Bank & Trust Co. | B | — | — | — | — | — | — | — | — | — | S | B | — | S | S | — | — | — | B | B |
| First-Citizens Bank & Trust Co. | — | — | B | — | S | — | S | — | S | — | S | S | — | B | B | B | B | — | B | B |
| First Commercial Bank | — | — | — | — | — | B | B | — | — | — | B | — | — | — | — | — | — | — | B | B |
| First Community Bank | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | B | B |
| First Hanover Bank | — | — | — | — | — | — | — | B | — | — | — | — | — | — | — | — | — | — | B | B |
| First Scotland Bank | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | B |
| Guaranty State Bank | B | — | — | — | — | — | — | — | — | — | — | B | — | — | — | — | — | — | B | B |
| High Point Bank & Trust Co. | — | — | — | B | — | — | — | — | — | — | — | B | — | — | — | — | — | — | — | — |
| Lexington State Bank | B | — | — | — | — | — | — | — | — | — | B | B | — | — | B | B | — | — | B | B |
| Lincoln Bank of North Carolina | — | — | — | — | S | — | — | B | — | — | B | — | — | — | — | B | — | — | — | — |

B = Bank
S = Bank Subsidiary
H = Bank Holding Company

*(53 Banks as of December 31, 1987)

## 1987 SURVEY
## REVENUE PRODUCING SERVICES

| BANK | SECURITIES BROKERAGE | SECURITIES UNDERWRITING | INVESTMENT COUNSELING | GENERAL INSURANCE BROKERAGE | GENERAL INSURANCE UNDERWRITING | TITLE INSURANCE BROKERAGE | TITLE INSURANCE UNDERWRITING | CREDIT LIFE INSURANCE BROKERAGE | REAL ESTATE BROKERAGE | REAL ESTATE EQUITY PARTICIPATION | MORTGAGE BROKERAGE | PERMANENT MORTGAGE LENDING | CONSUMER FINANCE ACT LICENSEES | CONSUMER LEASING | BUSINESS LEASING | TRUST SERVICES | EDP SERVICES | TRAVEL AGENCY | SHARED ATM NETWORK | CREDIT CARDS |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Lumbee Bank | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| Mechanics and Farmers Bank | — | — | — | — | — | — | — | — | — | — | — | B | — | — | — | B | — | — | — | — |
| Mid-South Bank & Trust Co. | B | — | — | — | — | S | — | B | — | — | B | — | — | — | — | — | — | — | B | B |
| Peoples Bank | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | B | — | — | — |
| Peoples Bank and Trust Co. | — | — | B | B | — | — | — | B | — | S | — | B | — | — | — | B | — | — | B | B |
| Piedmont State Bank | — | — | — | — | — | — | — | B | — | — | — | — | — | — | — | — | — | — | — | B |
| Randolph Bank & Trust Co. | B | — | — | — | — | — | — | B | — | — | — | — | — | — | — | — | — | — | — | B |
| Republic Bank & Trust Co. | — | — | — | — | — | — | — | — | — | — | — | B | — | B | B | — | — | — | B | B |
| Salem Trust Bank | B | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | B | — |
| Security Bank & Trust Co. | — | — | — | — | — | — | — | — | — | — | — | — | S | — | — | B | — | — | B | B |
| Southern Bank & Trust Co. | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | B | B |
| State Bank | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | B | — | — | — | B |
| The Bank of Bladenboro | — | — | — | — | — | — | — | B | — | — | — | B | — | — | — | — | — | — | — | — |
| The Bank of Currituck | — | — | — | — | — | — | — | B | — | — | — | B | — | — | — | — | — | — | — | B |
| The Bank of Iredell | — | — | — | — | — | S | — | — | — | — | B | — | — | — | — | — | — | — | — | B |
| The Community Bank | — | — | — | — | — | — | — | B | — | — | — | B | — | B | B | — | — | — | — | — |
| The East Carolina Bank | B | — | — | — | — | — | — | B | — | — | B | — | — | — | — | — | — | — | B | B |
| The Fidelity Bank | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | B | B |
| The Heritage Bank | — | — | — | — | — | — | — | — | — | — | — | B | — | B | B | — | — | — | B | B |
| The Morris Plan Industrial Bank | — | — | — | — | — | — | — | B | — | — | — | — | — | — | — | — | — | — | — | — |
| The Village Bank | — | — | B | — | — | S | — | B | — | — | B | — | — | — | — | B | — | — | B | B |
| Topsail State Bank | B | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | B |
| Triad Bank | — | — | — | — | — | — | — | B | — | — | — | — | — | — | — | — | — | — | — | B |
| United Carolina Bank | B | — | — | — | — | — | — | — | — | — | B | B | — | B | B | B | B | — | B | B |
| Yadkin Valley Bank & Trust Co. | B | — | — | — | B | — | — | B | — | — | — | — | — | — | — | — | — | — | — | B |
| Totals | 19 | 1 | 4 | 3 | 3 | 7 | 2 | 26 | 1 | 2 | 14 | 24 | 2 | 7 | 8 | 11 | 5 | 1 | 24 | 40 |

B = Bank
S = Bank Subsidiary
H = Bank Holding Company

S5895-1

NORTH CAROLINA BANKING COMMISSION

# 1988 ANNUAL REPORT

## STATE-CHARTERED BANKS

JANUARY 1 - DECEMBER 31, 1988

MAY 20, 1775
APRIL 12, 1776

**WILLIAM T. GRAHAM**
**COMMISSIONER OF BANKS**

430 N. SALISBURY STREET
DOBBS BLDG. BOX 29512
RALEIGH, NC 27626-0512
TELEPHONE 919/733-3016
TELEFAX 919/733-6918

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**State of North Carolina**

BANKING COMMISSION

JAMES G. MARTIN
GOVERNOR

WILLIAM T. GRAHAM
COMMISSIONER OF BANKS

July 15, 1989

The Honorable James G. Martin, Governor
and
The Honorable Members of the North Carolina General Assembly

The statutory mission of the North Carolina Banking Commission and the Commissioner of Banks is "to ensure safe and conservative management of the banks under its supervision taking into consideration the appropriate interests of the depositors, creditors, stockholders, and the public in their relations with such banks." I respectfully submit the **1988 Annual Report of the Commissioner of Banks** which details how these responsibilities were carried out in 1988. This report provides the general public and the business community financial and statistical information about North Carolina state-chartered banks.

During 1988 the staff of the Banking Commission examined on site 35 banks, 4 trust departments, 2 nondepository trust companies, and 10 electronic data processing facilities. In addition, the Banking Commission continually monitored and analyzed each bank's condition, provided administrative support as requested, and investigated consumer complaints. This strong system of supervision enables me to assure you that our state-chartered banks are safe and sound.

Steady growth in deposits and assets also indicates banking strength. During 1988 total deposits increased from $11,680,980,000 to $13,237,091,000 and total assets increased from $13,590,301,000 to $16,204,120,000.

Expansion of the banking system provides more competition in the financial services industry and therefore benefits North Carolinians. During 1988 3 new state-chartered banks opened for a year-end total of 56 and 2 more banks were approved but have not yet opened for business. The total number of branches also increased from 920 in 1987 to 939.

To further serve "the public in their relations with such banks," we completed a full renovation of our office facilities to provide an attractive and useful place for the excellent staff of the Banking Commission to work. We also conducted a very successful two-day seminar, **Commissioner's Days**, as part of our efforts to protect the citizens of our state. Approximately 200 people connected to the banking industry came from across North Carolina to keep abreast of banking issues and regulations.

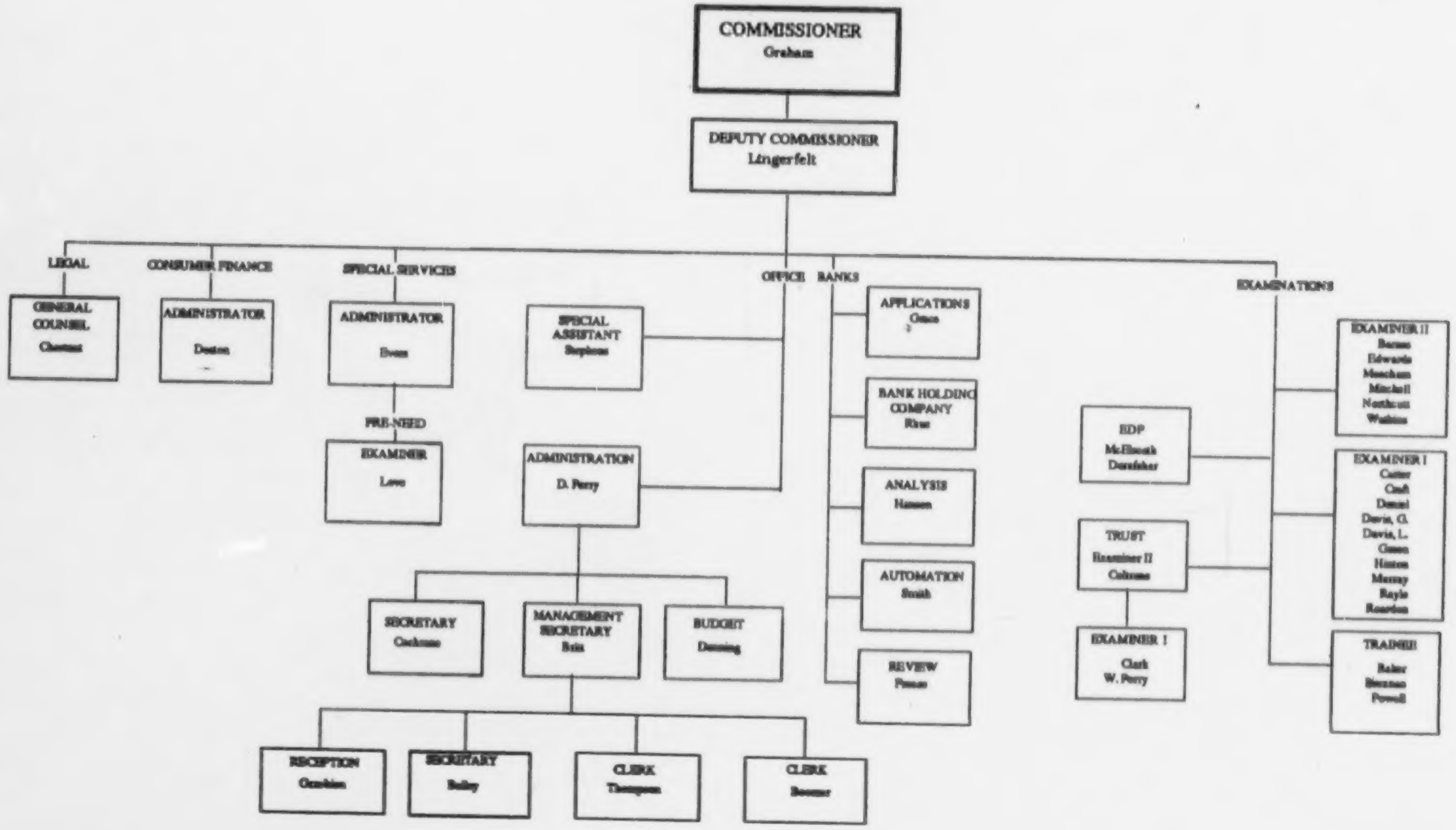
Sincerely,

William T. Graham
Commissioner of Banks

430 N. SALISBURY STREET DOBBS BLDG. BOX 29512 RALEIGH, N.C. 27626-0512
TELEPHONE 919/733-3016 TELEFAX 919/733-6918

# ADMINISTRATION

# BANKING COMMISSION


COMMISSIONER
Graham
DEPUTY COMMISSIONER
Lingerfelt
LEGAL
GENERAL COUNSEL
Chestnut
CONSUMER FINANCE
ADMINISTRATOR
Deaton
SPECIAL SERVICES
ADMINISTRATOR
Evans
PRE-NEED
EXAMINER
Love
OFFICE
SPECIAL ASSISTANT
Stephens
ADMINISTRATION
D. Perry
SECRETARY
Cochrane
MANAGEMENT SECRETARY
Bain
BUDGET
Denning
RECEPTION
Gresham
SECRETARY
Bailey
CLERK
Thompson
CLERK
Boomer
BANKS
APPLICATIONS
Green
BANK HOLDING COMPANY
Rhue
ANALYSIS
Hansen
AUTOMATION
Smith
REVIEW
Pearce
EXAMINATIONS
EDP
McElreath
Dornfisher
TRUST
Examiner II
Coltrane
EXAMINER I
Clark
W. Perry
EXAMINER II
Barnes
Edwards
Meacham
Mitchell
Northcutt
Watkins
EXAMINER I
Carter
Craft
Daniel
Davis, G.
Davis, L.
Green
Hinton
Murray
Rayle
Reardon
TRAINEE
Baker
Brennan
Powell

JUNE 5, 1989

## OFFICE OF THE COMMISSIONER OF BANKS

The Commissioner of Banks regulates and supervises banking activities under Chapter 53 of the General Statutes of North Carolina. The primary responsibilities of this office are to ensure the safe conduct of banking business; to maintain public confidence in state-chartered banks and to protect the banks' depositors, debtors, creditors, and shareholders.

A strong program of supervision and regulation helps ensure that these goals are met. This program includes on-site examinations, statistical monitoring and analysis as well as administrative assistance and support. Besides its supervisory and regulatory responsibilities, this office also answers consumer inquiries and complaints.

In 1988 there were examinations of 35 banks, 4 trust departments, 2 nondepository trust companies, and 10 electronic data processing facilities. In addition, there were 12 supervisory visitations and 4 bank holding company inspections.

**July 15, 1989**

| | |
|---|---|
| William T. Graham | Commissioner of Banks |
| Hal D. Lingerfelt | Deputy Commissioner of Banks |
| L. McNeil Chestnut | General Counsel |
| W. Reitzel Deaton | Consumer Finance Administrator |
| David C. Evers | Special Services Administrator |
| Phyllis A. Stephens | Special Assistant |

Linda H. Bailey
Lisa A. Baker
V. Winston Barnes
Valencia Boomer
Patrick D. Brennan
Ruth D. Britt
Richard E. Carter
John L. Clark
Lyn R. Cochrane
Judy M. Craft
Ruth C. Daniel
George P. Davis
Lloyd H. Davis
Kay R. Denning
Bahman Dorafshar
Al G. Edwards, III
S. Kern Freeze
Raymond E. Grace
Penny I. Green
Claire R. Grzebien
David B. Hanson
Tami W. Hinton
Jay Wayne Love
Thomas L. McElreath
Otis M. Meacham
Norwood H. Mitchell, Jr.
Frank I. Murray
Ralph W. Northcutt
Doris M. Perry
Wilma M. Perry
Anthony C. Powell
Donald S. Rayle
Norma F. Reardon
Nancy G. Rhue
G. Scott Smith
Debbie A. Thompson
Henry B. Watkins
John D. Wooten, Jr.

# THE NORTH CAROLINA BANKING COMMISSION

The North Carolina Banking Commission provides rules for the guidance of the Commissioner of Banks as he supervises state-chartered banks and enforces the banking laws of North Carolina. It hears appeals resulting from the Commissioner's actions and considers applications for new bank charters and bank mergers.

According to N.C.G.S. 53-92, the State Banking Commission must have 15 members including the State Treasurer who is chairman and ex-officio member. North Carolina law requires that Commission membership be drawn from a broad spectrum of economic endeavors. So that the Commission will have members with expertise in banking, six practical bankers, persons who hold managerial or supervisory positions in a bank or have retired from such duties, are appointed. The Governor appoints five practical bankers while the Lieutenant Governor appoints one.

In order to represent fully the "consumer, industrial, manufacturing, professional, business, and farming interests of our State" (N.C.G.S. 53-92), the remaining eight members must represent the borrowing public. The Governor appoints seven public members, and the Speaker of the House appoints one.

Current Banking Commission members are listed below:

| MEMBERS | TERM EXPIRES | CLASS |
|---|---|---|
| **Chairman, Ex. officio:**<br>**Harlan E. Boyles**<br>State Treasurer<br>325 N. Salisbury St.<br>Raleigh, NC 27611 | | |
| ***James C. Adams**<br>P.O. Box 1308<br>Mt. Airy 27030<br>919/789-9561 | April 1, 1991 | Practical Banker |
| ****J. W. Adams**<br>P.O. Box 250<br>Monroe 28110<br>704/289-7586 | April 1, 1991 | Practical Banker |

| MEMBERS | TERM EXPIRES | CLASS |
|---|---|---|
| *Sue M. Adams<br>1716 Brentwood Circle<br>Wilson 27893<br>919/243-4854 | April 1, 1993 | Public Member |
| *Roger L. Dick<br>P.O. Box 338<br>Albemarle 28002<br>704/983-6181 | April 1, 1993 | Practical Banker |
| *Betty Jo Faircloth<br>705 Cutchin Street<br>Clinton 28328<br>919/592-3102 | April 1, 1993 | Public Member |
| *Paul E. Fisher<br>P.O. Box 307<br>Granite Quarry 28072<br>704/279-7291 | April 1, 1993 | Practical Banker |
| ***Robert H. Gage<br>305 College Street<br>Morganton 28655<br>704/438-4000 | April 1, 1991 | Public Member |
| *Jeffrey P. Hunt<br>P.O. Box 7216<br>Asheville 28802<br>704/258-2296 | April 1, 1991 | Public Member |
| *C. Ray Kennedy<br>P.O. Box 668700<br>Charlotte 28266<br>704/522-6854 | April 1, 1993 | Practical Banker |
| *Joe I. Marshall<br>P.O. Box 610<br>Madison 27025<br>919/548-6087 | April 1, 1991 | Practical Banker |

| MEMBERS | TERM EXPIRES | CLASS |
|---|---|---|
| ***Ken Martin**<br>P.O. Box 17388<br>Raleigh 27609<br>919/781-8440 | April 1, 1993 | Public Member |
| ***Alton C. Ace Parker**<br>717 Hay Street<br>Fayetteville 28301<br>919/323-4434 | April 1, 1991 | Public Member |
| ***William P. Pope**<br>P.O. Drawer 1776<br>Statesville 28677<br>704/873-2131 | April 1, 1993 | Public Member |
| ***Felix S. Sabates**<br>800 East Boulevard<br>Charlotte 28203<br>704/372-9527 | April 1, 1993 | Public Member |

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Appointed by:

* Governor James G. Martin

** General Assembly, upon recommendation of the President of the Senate

*** General Assembly, upon recommendation of the Speaker of the House

# POLICY STATEMENTS

In the normal course of business, the Commissioner of Banks must rule on banking issues that are not always clearly/completely covered by law. The following policy statements issued by the Commissioner of Banks represent such rulings. The policy statements are based on existing law and the Commissioner's judgement of what is best for the interests of the banking public and viability of the industry. He may issue, revise, rescind, reissue, or otherwise alter policy statements at his discretion.

# COMMISSIONER OF BANKS

## POLICY STATEMENT

### COURIER SERVICE

A bank may provide a courier or messenger service pursuant to a written agreement between the bank and its customer wherein at least the following items are specifically and appropriately addressed:

1. That the courier is the agent of the customer and not of the bank.
2. Deposits collected under this arrangement are not considered as having been received by the bank until they are actually delivered to the teller at the bank's premises.
3. Checks are considered as having been paid at the bank when the money is handed to the courier as agent for the customer.

Approval of a courier service in no way protects the bank from any liability arising in connection with the service. We are advised that any transactions conducted by a courier service are in no way insured by the Federal Deposit Insurance Corporation. Although not required, caution would dictate that this fact be prominently disclosed to the customer.

Policy Statement No. 1

WILLIAM T. GRAHAM
Commissioner of Banks

July 12, 1988

# COMMISSIONER OF BANKS

## POLICY STATEMENT

## ELIMINATION OF DIRECTOR LIABILITY

G.S. 55-7(11) allows corporations to limit or eliminate personal liability of a director for monetary damages except for:

1. Acts or omissions not made in good faith that the director at the time of such breach knew or believed were in conflict with the best interests of the corporation;
2. Any liability imposed by G.S. 55-32;
3. Any transaction from which the director derived an improper personal benefit, or
4. Acts or omissions occurring prior to October 1, 1987.

The limitation on personal liability does not apply under G.S. 53-1 et. seq. The Commissioner of Banks will not approve bank charter amendments limiting director liability that do not expressly provide that director liability is not eliminated or limited with regard to acts or omissions where the elimination or personal liability of directors for monetary damages would be contrary to the provisions of G.S. 53-1 et.seq. The following language is acceptable:

> "Acts or omissions where the elimination of personal liability of directors for monetary damages would be in violation of the provisions of Chapter 53 of the North Carolina General Statutes (or any successor statute)."

Although not legally required, proposed amendments to the corporate charter of a bank should be submitted to the Commissioner of Banks for review prior to the required notice to shareholders to eliminate confusion over acceptable language and assure that charter amendments will be approved for filing if approved by shareholders.

Policy Statement No. 2

WILLIAM T. GRAHAM
Commissioner of Banks

October 3, 1988

## COMMISSIONER OF BANKS

## POLICY STATEMENT

## NORTH CAROLINA ENTERPRISE CORPORATION

G.S. 53A-35, effective June 15, 1988, provides for the formation of North Carolina Enterprise Corporations for the purpose of providing "mezzanine finance capital and credit for investment in rural areas of the State."

G.S. 53-47 limits a bank's total investment in stocks of other corporations, firms, partnerships, or companies, to 75% of its unimpaired capital fund {G.S. 53-1(9)}. With the prior written approval of the Commissioner of Banks, investments may be made in stock of the North Carolina Enterprise Corporation.

The Commissioner of Banks will approve or deny investment requests in the North Carolina Enterprise Corporation on an individual basis. Such requests must contain the following:

TO: William T. Graham
Commissioner of Banks
430 N. Salisbury Street
Dobbs Bldg. Box 29512
Raleigh, North Carolina 27626-0512

RE: INVESTMENT IN THE NORTH CAROLINA ENTERPRISE CORPORATION
NAME OF BANK: ______________________________
ADDRESS OF BANK: ______________________________
______________________________________________
PROPOSED AMOUNT OF INVESTMENT IN THE NORTH CAROLINA
ENTERPRISE CORPORATION: ______________________________
AMOUNT OF UNIMPAIRED CAPITAL OF BANK: ______________
This ________day of ______________, 1988. ______________________
Authorized Officer

Policy Statement No. 3

WILLIAM T. GRAHAM
Commissioner of Banks

November 14, 1988

## COMMISSIONER OF BANKS

## POLICY STATEMENT

### SCOPE OF OTHER BUSINESS AUTHORITY UNDER G.S. 53-172

G.S. 53-189 permits consumer finance licensees to write credit life, credit accident and health, and credit property insurance. G.S. 53-172 permits the collection of certain loans and the dealing in of installment paper.

G.S. 53-172 prohibits the engaging in or solicitation of any other business within the same office, suite, room, or place of business unless the Commissioner of Banks declares such other business not contrary to the best interests of the borrowing public. In the opinion of the Commissioner of Banks the following other business activities meet this requirement:

1. Other lending activities
2. Tax preparation services
3. General insurance agencies
4. Sale of insurance products reasonably related to a credit transaction.

In the opinion of the Commissioner of Banks the sale of the following products does not meet the necessary requirement for other business authority:

1. Auto clubs
2. Thrift clubs
3. Consumer clubs
4. Security and protective systems
5. Any other non-loan related products.

Effective January 1, 1989, all permission heretofore granted by the Commissioner of Banks to any consumer finance licensee for the conduct of other business under G.S. 53-172 is hereby revoked other than for the following:

1. Other lending activities
2. Tax preparation services
3. General insurance agencies
4. Sale of insurance products reasonably related to a credit transaction.

Beginning January 1, 1989, no consumer finance licensee shall engage in or solicit the following business:

1. Auto clubs
2. Thrift clubs
3. Consumer clubs
4. Security and protective systems
5. Any other non-loan related products.

Policy Statement No. 4

WILLIAM T. GRAHAM
Commissioner of Banks

November 23, 1988

## COMMISSIONER OF BANKS

## POLICY STATEMENT (REVISED)

## CONSUMER FINANCE LICENSEE AFFILIATES OR SUBSIDIARIES

## MORTGAGE BANKER/BROKER REGISTRATION

Policy Statement No. 5 entitled "Consumer Finance Licensee Mortgage Lender/Broker Registration," dated December 13, 1988, is hereby revoked in its entirety and reissued as follows.

G.S. 53-235(d), effective August 1, 1989, requires affiliates or subsidiaries operating in the same office of a licensee under the North Carolina Consumer Finance Act to register with the Commissioner of Banks in accordance with G.S. 53-235 (a) and (b). They are, however, exempt from payment of an application or annual fee.

In order for a licensee to retain its existing other business authority heretofore granted under G.S. 53-172 to operate in the same location as this affiliate or subsidiary, or to hereafter be approved for such authority, the affiliate or subsidiary must be registered with the Commissioner of Banks under the Mortgage Banker/Broker Act, G.S. 53-233 et seq.

Policy Statement No. 5 (Revised)

WILLIAM T. GRAHAM
Commissioner of Banks

June 1, 1989

# BANK HOLIDAY SCHEDULE

The concept of a bank being open either Monday through Friday (5 day bank) or Monday through Saturday (6 day bank) no longer exists. When the North Carolina General Assembly abolished this distinction, it created Mandatory and Optional Holidays. This revision closely conforms to generally accepted public holidays. The new schedule became effective July 1, 1989.

## 1989
## BANK HOLIDAY SCHEDULE

### MANDATORY

| Holiday | Day | Date |
|---|---|---|
| Labor Day | Monday | September 4 |
| Thanksgiving | Thursday | November 23 |
| Christmas | Monday | December 25 |

### OPTIONAL

| Holiday | Day | Date |
|---|---|---|
| Veterans Day | Saturday | November 11 |

# 1990
# BANK HOLIDAY SCHEDULE

## MANDATORY

| Holiday | Day | Date |
|---|---|---|
| New Year's Day | Monday | January 1 |
| President's Day | Monday | February 19 |
| Good Friday | Friday | April 13 |
| Memorial Day | Monday | May 28 |
| Independence Day | Wednesday | July 4 |
| Labor Day | Monday | September 3 |
| Thanksgiving | Thursday | November 22 |
| Christmas | Tuesday | December 25 |

## OPTIONAL

| Holiday | Day | Date |
|---|---|---|
| Martin Luther King's Birthday | Monday | January 15 |
| Veterans Day | Sunday | November 11 |

## REGULATION OF STATE AND NATIONAL BANKS

The system of state and federal banking regulations which the United States has adopted is known as the dual banking system. This system allows both state and federal governments to charter and regulate banks.

Federal regulators include the Federal Reserve which regulates bank holding companies and the Office of the Comptroller of the Currency (OCC) which charters and regulates national banks. In addition to these regulators, the Federal Deposit Insurance Corporation (FDIC) serves as the insurer of both national and state-chartered banks.

On the state level, the individual state banking authority charters and regulates state banks. In North Carolina, the North Carolina Banking Commission acts as the regulatory agency for state banks. Although national banks are automatically members of the Federal Reserve and must be insured by the FDIC, state banks are not required to be members of either institution. All North Carolina state banks, however, are insured by the FDIC, and one state bank is a member of the Federal Reserve.

## ADDRESSES OF FEDERAL REGULATORS

FEDERAL RESERVE BANK OF RICHMOND
701 East Byrd Street
P.O. Box 27622
Richmond, Virginia 23261
800/446-7045

THE OFFICE OF THE COMPTROLLER OF THE CURRENCY
Marquis One Tower, Suite 600
245 Peachtree Center Avenue
Atlanta, Georgia 30303
404/659-8855

FEDERAL DEPOSIT INSURANCE CORPORATION
Marquis One Tower, Suite 1200
245 Peachtree Center Avenue, NE
Atlanta, Georgia 30303
800/222-3342

# FINANCIAL

# INFORMATION

The financial information presented in this report is compiled from the Consolidated Reports of Condition and Income submitted to this office quarterly by state-chartered banks.

## CONSOLIDATED COMPARATIVE STATEMENT OF ALL STATE BANKS

| (Dollar amounts in thousands) | 12-31-88<br>56 BANKS | 12-31-87<br>53 BANKS | PERCENT CHANGE |
|---|---|---|---|
| **ASSETS** | | | |
| 1. Cash and balances due from banks: | | | |
| a. Noninterest-bearing and currency/coin | 946,789 | 975,296 | -2.92% |
| b. Interest-bearing balances | 107,164 | 100,831 | 6.28% |
| 2. Securities | 3,563,671 | 3,367,611 | 5.82% |
| 3a. Federal funds sold | 352,875 | 211,782 | 66.62% |
| 3b. Securities purchased for resale | 25,000 | 18,750 | 33.33% |
| 4. Loans and lease financing receivables: | | | |
| a. Loans and leases net of unearned inc. | 9,619,705 | 8,407,457 | 14.42% |
| b. LESS: Allowance for loan/lease losses | 127,745 | 110,880 | 15.21% |
| c. LESS: Allocated transfer risk reserve | 0 | 0 | |
| d. Net loans and leases (4a less 4b & 4c) | 9,491,960 | 8,296,577 | 14.41% |
| 5. Assets held in trading accounts | 209 | 358 | -41.62% |
| 6. Premises and fixed assets incl cap leases | 327,566 | 302,567 | 8.26% |
| 7. Other real estate owned | 37,688 | 32,025 | 17.68% |
| 8. Investments in unconsolidated subs. | 13,559 | 12,455 | 8.86% |
| 9. Customer liability - bank acceptances | 2,844 | 644 | 341.61% |
| 10. Intangible assets | 26,519 | 26,696 | -0.66% |
| 11. Other assets | 308,276 | 244,709 | 25.98% |
| 12. Total assets (sum 1 thru 11) | $15,204,120 | $13,590,301 | 11.87% |
| **LIABILITIES** | | | |
| 13. Deposits: | | | |
| a. In domestic offices ( sum (1) & (2) ) | 13,206,426 | 11,680,980 | 13.06% |
| (1) Noninterest bearing | 2,366,716 | 2,281,435 | 3.74% |
| (2) Interest bearing | 10,839,710 | 9,399,545 | 15.32% |
| b. In foreign offices ( sum (1) & (2) ) | 30,665 | 0 | |
| (1) Non-interest bearing | 0 | | |
| (2) Interest bearing | 30,665 | | |
| 14a. Federal funds purchased | 262,186 | 312,132 | -16.00% |
| 14b. Securities sold under repo agreements | 172,210 | 204,643 | -15.85% |
| 15. Demand notes issued to US Treasury | 49,402 | 36,850 | 34.06% |
| 16. Other borrowed money | 129,017 | 127,650 | 1.07% |
| 17. Mortgages and capital lease obligations | 13,903 | 15,722 | -11.57% |
| 18. Bank's liability on customer acceptances | 2,844 | 644 | 341.61% |
| 19. Subordinated notes and debentures | 74,307 | 81,810 | -9.17% |
| 20. Other liabilities | 148,931 | 125,017 | 19.13% |
| 21. Total liabilities | 14,089,891 | 12,585,438 | 11.95% |
| 22. Limited-life preferred stock | 0 | 0 | |
| **EQUITY CAPITAL** | | | |
| 23. Perpetual preferred stock | 0 | 0 | |
| 24. Common stock | 167,860 | 151,016 | 11.15% |
| 25. Surplus | 477,503 | 447,596 | 6.68% |
| 26. Undivided profits and capital reserves | 468,866 | 406,241 | 15.42% |
| 27. Cumulative foreign currency trans. adj. | 0 | 0 | |
| 28. Total equity capital (sum items 23-27) | 1,114,229 | 1,004,853 | 10.88% |
| 29. Total liabilities, limited-life preferred stock, and equity capital | $15,204,120 | $13,590,301 | 11.87% |

Consolidated Report of Income of all State Banks for December 31, 1988 and December 31, 1987

| Income Statement (thousands) | 1988<br>56 Banks<br>939 Branches | 1987<br>53 Banks<br>920 Branches | Percentage<br>Increase<br>(Decrease) |
|---|---|---|---|
| 1. INTEREST INCOME | | | |
| a. Interest and fees on loans | 982,459 | 822,484 | 19.5% |
| b. Income from lease financing receivables | 3,470 | 3,188 | 8.8% |
| c. Interest income from balances due from banks | 9,029 | 3,009 | 200.1% |
| d. Interest and dividend income on securities | 253,821 | 247,207 | 2.7% |
| e. Interest income from trading account assets | 39 | 41 | -4.9% |
| f. Interest income on federal funds sold and securities purchased under agreements to resell | 25,743 | 21,570 | 19.3% |
| g. Total interest income | 1,274,561 | 1,097,499 | 16.1% |
| 2. INTEREST EXPENSE | | | |
| a. Interest on deposits: | | | |
| (1) Interest on time certificates of deposit of $100,000 or more | 143,936 | 99,237 | 45.0% |
| (2) Interest on other deposits | 510,298 | 428,039 | 19.2% |
| b. Expense of federal funds purchased and securities sold under repurchase agreements | 33,979 | 27,978 | 21.4% |
| c. Interest on demand notes issued to the U. S. Treasury and on other borrowed money | 11,648 | 7,935 | 46.8% |
| d. Interest on mortgage indebtedness and capitalized lease obligations | 1,351 | 1,328 | 1.7% |
| e. Interest on notes and subordinated debentures | 7,226 | 7,993 | -9.6% |
| f. Total interest expense | 708,438 | 572,510 | 23.7% |
| 3. NET INTEREST INCOME: | 566,123 | 524,989 | 7.8% |
| 4. PROVISIONS | | | |
| a. Provision for loan and lease losses | 40,745 | 37,827 | 7.7% |
| b. Provision for allocated transfer risk | 0 | 0 | |
| 5. NONINTEREST INCOME | | | |
| a. Service charges on deposit accounts | 84,869 | 79,259 | 7.1% |
| b. Other noninterest income | 80,106 | 71,006 | 12.8% |
| c. Total noninterest income | 164,975 | 150,265 | 9.8% |
| 6. GAINS (LOSSES) ON SECURITIES NOT HELD IN TRADING ACCOUNT | 72 | 3,250 | -97.8% |
| 7. NONINTEREST EXPENSE | | | |
| a. Salaries and employee benefits | 273,230 | 256,840 | 6.4% |
| b. Expenses of premises and fixed assets (net of rental income) | 89,455 | 81,766 | 9.4% |
| c. Other noninterest expense | 156,046 | 140,647 | 10.9% |
| d. Total noninterest expense | 518,731 | 479,253 | 8.2% |
| 8. INCOME (LOSS) BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS | 171,694 | 161,424 | 6.4% |
| 9. APPLICABLE INCOME TAXES | 43,714 | 42,733 | 2.3% |
| 10. INCOME (LOSS) BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS | 127,980 | 118,691 | 7.8% |
| 11. EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS, NET | 297 | 88 | 237.5% |
| 12. NET INCOME (LOSS) | $128,277 | $118,779 | 8.0% |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | ASHEBORO |
| BANK NAME | RANDOLPH BANK |

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## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 3,084 |
| b. Interest-bearing balances | 1,299 |
| 2. Securities | 9,739 |
| 3a. Federal funds sold | 975 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 33,537 |
| b. LESS: Allowance for loan/lease losses | 473 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 33,064 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 1,604 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 1,205 |
| 12. Total assets (sum 1 thru 11) | 50,970 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 46,381 |
| (1) Noninterest bearing | 7,500 |
| (2) Interest bearing | 38,881 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 453 |
| 21. Total liabilities | 46,834 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 1,725 |
| 25. Surplus | 1,253 |
| 26. Undivided profits and capital reserves | 1,158 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 4,136 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 50,970 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | ASHEVILLE |
| BANK NAME | FIRST COMMERCIAL BANK |

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### ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 5,595 |
| b. Interest-bearing balances | 200 |
| 2. Securities | 12,962 |
| 3a. Federal funds sold | 2,295 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 58,180 |
| b. LESS: Allowance for loan/lease losses | 659 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 57,521 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 3,418 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 710 |
| 12. Total assets (sum 1 thru 11) | 82,701 |

### LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 75,150 |
| (1) Noninterest bearing | 16,300 |
| (2) Interest bearing | 58,850 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 55 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 608 |
| 21. Total liabilities | 75,813 |
| 22. Limited-life preferred stock | 0 |

### EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 2,793 |
| 25. Surplus | 3,516 |
| 26. Undivided profits and capital reserves | 579 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 6,888 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 82,701 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | BLADENBORO |
| BANK NAME | BANK OF BLADENBORO |

## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 873 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 2,807 |
| 3a. Federal funds sold | 2,400 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 6,988 |
| b. LESS: Allowance for loan/lease losses | 114 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 6,874 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 101 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 188 |
| 12. Total assets (sum 1 thru 11) | 13,243 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 11,539 |
| (1) Noninterest bearing | 2,367 |
| (2) Interest bearing | 9,172 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 175 |
| 21. Total liabilities | 11,714 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 100 |
| 25. Surplus | 800 |
| 26. Undivided profits and capital reserves | 629 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 1,529 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 13,243 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | BURLINGTON |
| BANK NAME | FIRSTSOUTH BANK |

****************************************************************************

### ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 1,119 |
| b. Interest-bearing balances | 1,448 |
| 2. Securities | 4,000 |
| 3a. Federal funds sold | 7,895 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 13,635 |
| b. LESS: Allowance for loan/lease losses | 103 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 13,532 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 799 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 264 |
| 12. Total assets (sum 1 thru 11) | 29,057 |

### LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 18,710 |
| (1) Noninterest bearing | 3,311 |
| (2) Interest bearing | 15,399 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 138 |
| 21. Total liabilities | 18,848 |
| 22. Limited-life preferred stock | 0 |

### EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 4,690 |
| 25. Surplus | 5,546 |
| 26. Undivided profits and capital reserves | (27) |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 10,209 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 29,057 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | BURLINGTON |
| BANK NAME | MORRIS PLAN INDUSTRIAL BANK |

### ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 128 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 9,046 |
| 3a. Federal funds sold | 300 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 5,658 |
| b. LESS: Allowance for loan/lease losses | 32 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 5,626 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 10 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 163 |
| 12. Total assets (sum 1 thru 11) | 15,273 |

### LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 13,041 |
| (1) Noninterest bearing | 0 |
| (2) Interest bearing | 13,041 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 404 |
| 21. Total liabilities | 13,445 |
| 22. Limited-life preferred stock | 0 |

### EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 150 |
| 25. Surplus | 750 |
| 26. Undivided profits and capital reserves | 928 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 1,828 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 15,273 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | CHAPEL HILL |
| BANK NAME | THE VILLAGE BANK |

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## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 2,623 |
| b. Interest-bearing balances | 1,500 |
| 2. Securities | 11,535 |
| 3a. Federal funds sold | 1,900 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 37,293 |
| b. LESS: Allowance for loan/lease losses | 354 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 36,939 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 981 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 798 |
| 12. Total assets (sum 1 thru 11) | 56,276 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 50,320 |
| (1) Noninterest bearing | 9,468 |
| (2) Interest bearing | 40,852 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 221 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 219 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 535 |
| 21. Total liabilities | 51,295 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 1,520 |
| 25. Surplus | 2,940 |
| 26. Undivided profits and capital reserves | 521 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 4,981 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 56,276 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | CHARLOTTE |
| BANK NAME | BARCLAYS BANK |

***************************************************************************

## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 9,869 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 30,199 |
| 3a. Federal funds sold | 11,500 |
| 3b. Securities purchased under resale agreements | 25,000 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 161,690 |
| b. LESS: Allowance for loan/lease losses | 1,988 |
| c. LESS: Allocated transfer risk reserve | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 159,702 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 2,954 |
| 7. Other real estate owned | 1,642 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 5,071 |
| 11. Other assets | 3,191 |
| 12. Total assets (sum 1 thru 11) | 249,128 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 187,594 |
| (1) Noninterest bearing | 29,128 |
| (2) Interest bearing | 158,466 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 30,000 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 10,000 |
| 17. Mortgages and capital lease obligations | 351 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 2,141 |
| 21. Total liabilities | 230,086 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 1,000 |
| 25. Surplus | 20,000 |
| 26. Undivided profits and capital reserves | (1,958) |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 19,042 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 249,128 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | CHARLOTTE |
| BANK NAME | FIRST CHARLOTTE BANK |

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## ASSETS

| | |
|---|---:|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 6,684 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 25,460 |
| 3a. Federal funds sold | 1,500 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 100,983 |
| b. LESS: Allowance for loan/lease losses | 1,602 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 99,381 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 3,461 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 1,321 |
| 12. Total assets (sum 1 thru 11) | 137,807 |

## LIABILITIES

| | |
|---|---:|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 126,188 |
| (1) Noninterest bearing | 17,940 |
| (2) Interest bearing | 108,248 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 279 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 2,154 |
| 21. Total liabilities | 128,621 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---:|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 2,597 |
| 25. Surplus | 4,588 |
| 26. Undivided profits and capital reserves | 2,001 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 9,186 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 137,807 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | CHARLOTTE |
| BANK NAME | REPUBLIC BANK |

### ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 17,296 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 41,103 |
| 3a. Federal funds sold | 21,400 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 81,123 |
| b. LESS: Allowance for loan/lease losses | 1,095 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 80,028 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 2,474 |
| 7. Other real estate owned | 12,202 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 4,988 |
| 12. Total assets (sum 1 thru 11) | 179,491 |

### LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 141,488 |
| (1) Noninterest bearing | 47,557 |
| (2) Interest bearing | 93,931 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 3,692 |
| 15. Demand notes issued to US Treasury | 2,684 |
| 16. Other borrowed money | 11,345 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 4,132 |
| 21. Total liabilities | 163,341 |
| 22. Limited-life preferred stock | 0 |

### EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 2,217 |
| 25. Surplus | 4,951 |
| 26. Undivided profits and capital reserves | 8,982 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 16,150 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 179,491 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | DUNN |
| BANK NAME | STANDARD BANK |
| **ASSETS** | |
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 1,438 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 965 |
| 3a. Federal funds sold | 2,450 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 5,349 |
| b. LESS: Allowance for loan/lease losses | 65 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 5,284 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 263 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 150 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 83 |
| 12. Total assets (sum 1 thru 11) | 10,633 |
| **LIABILITIES** | |
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 6,547 |
| (1) Noninterest bearing | 1,676 |
| (2) Interest bearing | 4,871 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 31 |
| 21. Total liabilities | 6,578 |
| 22. Limited-life preferred stock | 0 |
| **EQUITY CAPITAL** | |
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 1,923 |
| 25. Surplus | 2,173 |
| 26. Undivided profits and capital reserves | (41) |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 4,055 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 10,633 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | DURHAM |
| BANK NAME | GUARANTY STATE BANK |

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## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 2,328 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 7,757 |
| 3a. Federal funds sold | 2,025 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 26,573 |
| b. LESS: Allowance for loan/lease losses | 287 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 26,286 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 1,425 |
| 7. Other real estate owned | 191 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 563 |
| 12. Total assets (sum 1 thru 11) | 40,575 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 34,259 |
| (1) Noninterest bearing | 5,503 |
| (2) Interest bearing | 28,756 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 481 |
| 21. Total liabilities | 34,740 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 515 |
| 25. Surplus | 4,600 |
| 26. Undivided profits and capital reserves | 720 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 5,835 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 40,575 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | DURHAM |
| BANK NAME | MECHANICS & FARMERS BANK |

### ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 3,380 |
| b. Interest-bearing balances | 11 |
| 2. Securities | 28,605 |
| 3a. Federal funds sold | 3,100 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 46,997 |
| b. LESS: Allowance for loan/lease losses | 455 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 46,542 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 2,544 |
| 7. Other real estate owned | 279 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 1,521 |
| 12. Total assets (sum 1 thru 11) | 85,982 |

### LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 75,952 |
| (1) Noninterest bearing | 19,375 |
| (2) Interest bearing | 56,577 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 20 |
| 20. Other liabilities | 976 |
| 21. Total liabilities | 76,948 |
| 22. Limited-life preferred stock | 0 |

### EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 2,846 |
| 25. Surplus | 3,154 |
| 26. Undivided profits and capital reserves | 3,034 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 9,034 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 85,982 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | ELKIN |
| BANK NAME | YADKIN VALLEY BANK |

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## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 3,099 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 28,831 |
| 3a. Federal funds sold | 2,375 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 88,465 |
| b. LESS: Allowance for loan/lease losses | 1,179 |
| c. LESS: Allocated transfer risk reserve | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 87,286 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 3,201 |
| 7. Other real estate owned | 59 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 2,076 |
| 12. Total assets (sum 1 thru 11) | 126,927 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 115,602 |
| (1) Noninterest bearing | 11,987 |
| (2) Interest bearing | 103,615 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 486 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 216 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 1,407 |
| 21. Total liabilities | 117,711 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 1,018 |
| 25. Surplus | 7,835 |
| 26. Undivided profits and capital reserves | 363 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 9,216 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 126,927 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | ENGELHARD |
| BANK NAME | EAST CAROLINA BANK |

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| | |
|---|---:|
| **ASSETS** | |
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 9,758 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 33,348 |
| 3a. Federal funds sold | 12,225 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 59,052 |
| b. LESS: Allowance for loan/lease losses | 840 |
| c. LESS: Allocated transfer risk reserve | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 58,212 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 4,011 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 1,580 |
| 12. Total assets (sum 1 thru 11) | 119,134 |
| **LIABILITIES** | |
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 109,529 |
| (1) Noninterest bearing | 22,594 |
| (2) Interest bearing | 86,935 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 5 |
| 17. Mortgages and capital lease obligations | 66 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 884 |
| 21. Total liabilities | 110,484 |
| 22. Limited-life preferred stock | 0 |
| **EQUITY CAPITAL** | |
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 1,978 |
| 25. Surplus | 4,323 |
| 26. Undivided profits and capital reserves | 2,349 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 8,650 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 119,134 |

## STATEMENT OF CONDITION
## (000)

| LOCATION OF MAIN OFFICE | FAYETTEVILLE |
|---|---|
| BANK NAME | STATE BANK |
| **ASSETS** | |
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 2,009 |
| b. Interest-bearing balances | 603 |
| 2. Securities | 593 |
| 3a. Federal funds sold | 5,200 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 17,099 |
| b. LESS: Allowance for loan/lease losses | 145 |
| c. LESS: Allocated transfer risk reserve | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 16,954 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 1,719 |
| 7. Other real estate owned | 95 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 235 |
| 12. Total assets (sum 1 thru 11) | 27,408 |
| **LIABILITIES** | |
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 22,457 |
| (1) Noninterest bearing | 5,066 |
| (2) Interest bearing | 17,391 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 284 |
| 21. Total liabilities | 22,741 |
| 22. Limited-life preferred stock | 0 |
| **EQUITY CAPITAL** | |
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 2,118 |
| 25. Surplus | 2,353 |
| 26. Undivided profits and capital reserves | 196 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 4,667 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 27,408 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | FOUR OAKS |
| BANK NAME | BANK OF FOUR OAKS |

### ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 2,016 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 11,411 |
| 3a. Federal funds sold | 1,600 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 36,148 |
| b. LESS: Allowance for loan/lease losses | 395 |
| c. LESS: Allocated transfer risk reserve | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 35,753 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 1,611 |
| 7. Other real estate owned | 11 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 1,196 |
| 12. Total assets (sum 1 thru 11) | 53,598 |

### LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 48,619 |
| (1) Noninterest bearing | 5,057 |
| (2) Interest bearing | 43,562 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 902 |
| 21. Total liabilities | 49,521 |
| 22. Limited-life preferred stock | 0 |

### EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 100 |
| 25. Surplus | 1,650 |
| 26. Undivided profits and capital reserves | 2,327 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 4,077 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 53,598 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | FUQUAY-VARINA |
| BANK NAME | THE FIDELITY BANK |

* * *

## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 10,579 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 72,243 |
| 3a. Federal funds sold | 4,050 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 102,882 |
| b. LESS: Allowance for loan/lease losses | 2,096 |
| c. LESS: Allocated transfer risk reserve | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 100,786 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 4,100 |
| 7. Other real estate owned | 10 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 3,001 |
| 12. Total assets (sum 1 thru 11) | 194,769 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 173,675 |
| (1) Noninterest bearing | 26,303 |
| (2) Interest bearing | 147,372 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 59 |
| 15. Demand notes issued to US Treasury | 867 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 1,864 |
| 21. Total liabilities | 176,465 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 730 |
| 25. Surplus | 6,425 |
| 26. Undivided profits and capital reserves | 11,149 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 18,304 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 194,769 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | GASTONIA |
| BANK NAME | FIRST COMMUNITY BANK |

## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 1,670 |
| b. Interest-bearing balances | 500 |
| 2. Securities | 8,469 |
| 3a. Federal funds sold | 525 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 12,774 |
| b. LESS: Allowance for loan/lease losses | 139 |
| c. LESS: Allocated transfer risk reserve | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 12,635 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 1,517 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 400 |
| 12. Total assets (sum 1 thru 11) | 25,716 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 20,700 |
| (1) Noninterest bearing | 2,508 |
| (2) Interest bearing | 18,192 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 558 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 112 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 126 |
| 21. Total liabilities | 21,496 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 2,201 |
| 25. Surplus | 2,317 |
| 26. Undivided profits and capital reserves | (298) |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 4,220 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 25,716 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | GRANITE FALLS |
| BANK NAME | BANK OF GRANITE |

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## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 16,482 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 70,896 |
| 3a. Federal funds sold | 4,500 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 166,063 |
| b. LESS: Allowance for loan/lease losses | 1,942 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 164,121 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 5,174 |
| 7. Other real estate owned | 264 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 3,772 |
| 12. Total assets (sum 1 thru 11) | 265,209 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 234,446 |
| (1) Noninterest bearing | 40,489 |
| (2) Interest bearing | 193,957 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 723 |
| 15. Demand notes issued to US Treasury | 76 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 2,514 |
| 21. Total liabilities | 237,759 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 7,424 |
| 25. Surplus | 4,197 |
| 26. Undivided profits and capital reserves | 15,829 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 27,450 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 265,209 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | GRANITE QUARRY |
| BANK NAME | FARMERS AND MERCHANTS BANK |

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### ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 3,225 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 26,886 |
| 3a. Federal funds sold | 0 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 61,628 |
| b. LESS: Allowance for loan/lease losses | 602 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 61,026 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 2,618 |
| 7. Other real estate owned | 219 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 1,190 |
| 12. Total assets (sum 1 thru 11) | 95,164 |

### LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 81,793 |
| (1) Noninterest bearing | 10,949 |
| (2) Interest bearing | 70,844 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 325 |
| 14b. Securities sold under repurchase agreements | 4,716 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 181 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 916 |
| 21. Total liabilities | 87,931 |
| 22. Limited-life preferred stock | 0 |

### EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 698 |
| 25. Surplus | 2,602 |
| 26. Undivided profits and capital reserves | 3,933 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 7,233 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 95,164 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | GREENSBORO |
| BANK NAME | BANKERS TRUST |
| ASSETS | |
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 2,192 |
| b. Interest-bearing balances | 3,346 |
| 2. Securities | 5,203 |
| 3a. Federal funds sold | 1,125 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 30,582 |
| b. LESS: Allowance for loan/lease losses | 307 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 30,275 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 1,696 |
| 7. Other real estate owned | 201 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 498 |
| 12. Total assets (sum 1 thru 11) | 44,536 |
| LIABILITIES | |
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 37,720 |
| (1) Noninterest bearing | 3,696 |
| (2) Interest bearing | 34,024 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 362 |
| 21. Total liabilities | 38,082 |
| 22. Limited-life preferred stock | 0 |
| EQUITY CAPITAL | |
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 3,525 |
| 25. Surplus | 3,941 |
| 26. Undivided profits and capital reserves | (1,012) |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 6,454 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 44,536 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | GREENSBORO |
| BANK NAME | PIEDMONT STATE BANK |

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## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 5,611 |
| b. Interest-bearing balances | 1,500 |
| 2. Securities | 3,847 |
| 3a. Federal funds sold | 4,775 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 35,267 |
| b. LESS: Allowance for loan/lease losses | 310 |
| c. LESS: Allocated transfer risk reserve | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 34,957 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 2,273 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 689 |
| 12. Total assets (sum 1 thru 11) | 53,652 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 48,655 |
| (1) Noninterest bearing | 6,830 |
| (2) Interest bearing | 41,825 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 283 |
| 21. Total liabilities | 48,938 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 2,250 |
| 25. Surplus | 2,591 |
| 26. Undivided profits and capital reserves | (127) |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 4,714 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 53,652 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | GREENSBORO |
| BANK NAME | TRIAD BANK |

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| | |
|---|---|
| **ASSETS** | |
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 9,953 |
| b. Interest-bearing balances | 80 |
| 2. Securities | 15,878 |
| 3a. Federal funds sold | 4,945 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 70,429 |
| b. LESS: Allowance for loan/lease losses | 953 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 69,476 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 2,145 |
| 7. Other real estate owned | 149 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 1,259 |
| 12. Total assets (sum 1 thru 11) | 103,885 |
| **LIABILITIES** | |
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 95,968 |
| (1) Noninterest bearing | 22,484 |
| (2) Interest bearing | 73,484 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 256 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 685 |
| 21. Total liabilities | 96,909 |
| 22. Limited-life preferred stock | 0 |
| **EQUITY CAPITAL** | |
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 2,111 |
| 25. Surplus | 3,103 |
| 26. Undivided profits and capital reserves | 1,762 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 6,976 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 103,885 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | HAMPSTEAD |
| BANK NAME | TOPSAIL STATE BANK |

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**ASSETS**

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 650 |
| b. Interest-bearing balances | 973 |
| 2. Securities | 2,449 |
| 3a. Federal funds sold | 2,075 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 10,277 |
| b. LESS: Allowance for loan/lease losses | 103 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 10,174 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 773 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 204 |
| 12. Total assets (sum 1 thru 11) | 17,298 |

**LIABILITIES**

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 13,988 |
| (1) Noninterest bearing | 828 |
| (2) Interest bearing | 13,160 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 55 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 299 |
| 21. Total liabilities | 14,342 |
| 22. Limited-life preferred stock | 0 |

**EQUITY CAPITAL**

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 1,554 |
| 25. Surplus | 1,598 |
| 26. Undivided profits and capital reserves | (196) |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 2,956 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 17,298 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | HIGHLANDS |
| BANK NAME | CAROLINA MOUNTAIN BANK |

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### ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 3,548 |
| b. Interest-bearing balances | 3,978 |
| 2. Securities | 6,406 |
| 3a. Federal funds sold | 2,100 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 47,565 |
| b. LESS: Allowance for loan/lease losses | 452 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 47,113 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 1,825 |
| 7. Other real estate owned | 203 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 1,074 |
| 12. Total assets (sum 1 thru 11) | 66,247 |

### LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 61,517 |
| (1) Noninterest bearing | 9,788 |
| (2) Interest bearing | 51,729 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 259 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 287 |
| 21. Total liabilities | 62,063 |
| 22. Limited-life preferred stock | 0 |

### EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 1,700 |
| 25. Surplus | 2,329 |
| 26. Undivided profits and capital reserves | 155 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 4,184 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 66,247 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | HIGH POINT |
| BANK NAME | AMERICAN BANK |

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ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 2,690 |
| b. Interest-bearing balances | 2,839 |
| 2. Securities | 2,054 |
| 3a. Federal funds sold | 4,100 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 36,741 |
| b. LESS: Allowance for loan/lease losses | 317 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 36,424 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 1,701 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 503 |
| 12. Total assets (sum 1 thru 11) | 50,311 |

LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 42,301 |
| (1) Noninterest bearing | 8,233 |
| (2) Interest bearing | 34,068 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 712 |
| 16. Other borrowed money | 1,000 |
| 17. Mortgages and capital lease obligations | 206 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 418 |
| 21. Total liabilities | 44,637 |
| 22. Limited-life preferred stock | 0 |

EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 2,467 |
| 25. Surplus | 3,711 |
| 26. Undivided profits and capital reserves | (504) |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 5,674 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 50,311 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | HIGH POINT |
| BANK NAME | CENTRAL STATE BANK |

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### ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 2,619 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 2,197 |
| 3a. Federal funds sold | 0 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 22,875 |
| b. LESS: Allowance for loan/lease losses | 182 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 22,693 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 849 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 540 |
| 12. Total assets (sum 1 thru 11) | 28,898 |

### LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 26,074 |
| (1) Noninterest bearing | 7,264 |
| (2) Interest bearing | 18,810 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 400 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 341 |
| 21. Total liabilities | 26,815 |
| 22. Limited-life preferred stock | 0 |

### EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 300 |
| 25. Surplus | 1,200 |
| 26. Undivided profits and capital reserves | 583 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 2,083 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 28,898 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | HIGH POINT |
| BANK NAME | HIGH POINT BANK |

### ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 17,418 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 50,121 |
| 3a. Federal funds sold | 24,000 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 282,777 |
| b. LESS: Allowance for loan/lease losses | 3,866 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 278,911 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 6,560 |
| 7. Other real estate owned | 271 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 6,744 |
| 12. Total assets (sum 1 thru 11) | 384,025 |

### LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 348,890 |
| (1) Noninterest bearing | 65,053 |
| (2) Interest bearing | 283,837 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 4,833 |
| 21. Total liabilities | 353,723 |
| 22. Limited-life preferred stock | 0 |

### EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 2,700 |
| 25. Surplus | 17,000 |
| 26. Undivided profits and capital reserves | 10,602 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 30,302 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 384,025 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | LAURINBURG |
| BANK NAME | FIRST SCOTLAND BANK |

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| | |
|---|---|
| **ASSETS** | |
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 1,991 |
| b. Interest-bearing balances | 100 |
| 2. Securities | 2,596 |
| 3a. Federal funds sold | 1,000 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 12,297 |
| b. LESS: Allowance for loan/lease losses | 198 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 12,099 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 494 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 343 |
| 12. Total assets (sum 1 thru 11) | 18,623 |
| **LIABILITIES** | |
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 17,300 |
| (1) Noninterest bearing | 3,818 |
| (2) Interest bearing | 13,482 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 88 |
| 21. Total liabilities | 17,388 |
| 22. Limited-life preferred stock | 0 |
| **EQUITY CAPITAL** | |
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 900 |
| 25. Surplus | 899 |
| 26. Undivided profits and capital reserves | (564) |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 1,235 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 18,623 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | LEXINGTON |
| BANK NAME | LEXINGTON STATE BANK |

* * *

### ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 13,558 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 67,761 |
| 3a. Federal funds sold | 1,550 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 163,112 |
| b. LESS: Allowance for loan/lease losses | 2,084 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 161,028 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 7,580 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 4,114 |
| 12. Total assets (sum 1 thru 11) | 255,591 |

### LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 222,271 |
| (1) Noninterest bearing | 29,119 |
| (2) Interest bearing | 193,152 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 1,895 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 2,246 |
| 21. Total liabilities | 226,412 |
| 22. Limited-life preferred stock | 0 |

### EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 6,621 |
| 25. Surplus | 6,455 |
| 26. Undivided profits and capital reserves | 16,103 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 29,179 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 255,591 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | LINCOLNTON |
| BANK NAME | LINCOLN BANK OF NC |

ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 3,868 |
| b. Interest-bearing balances | 200 |
| 2. Securities | 20,750 |
| 3a. Federal funds sold | 1,690 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 74,410 |
| b. LESS: Allowance for loan/lease losses | 979 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 73,431 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 3,154 |
| 7. Other real estate owned | 268 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 118 |
| 11. Other assets | 1,296 |
| 12. Total assets (sum 1 thru 11) | 104,775 |

LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 93,906 |
| (1) Noninterest bearing | 9,747 |
| (2) Interest bearing | 84,159 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 105 |
| 17. Mortgages and capital lease obligations | 1,216 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 1,264 |
| 21. Total liabilities | 96,491 |
| 22. Limited-life preferred stock | 0 |

EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 1,877 |
| 25. Surplus | 5,509 |
| 26. Undivided profits and capital reserves | 898 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 8,284 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 104,775 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | LUCAMA |
| BANK NAME | THE HERITAGE BANK |

********************************************************************************

ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 2,763 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 20,638 |
| 3a. Federal funds sold | 3,425 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 34,215 |
| b. LESS: Allowance for loan/lease losses | 800 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 33,415 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 1,134 |
| 7. Other real estate owned | 91 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 946 |
| 12. Total assets (sum 1 thru 11) | 62,412 |

LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 52,791 |
| (1) Noninterest bearing | 7,575 |
| (2) Interest bearing | 45,216 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 243 |
| 16. Other borrowed money | 2,593 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 687 |
| 21. Total liabilities | 56,314 |
| 22. Limited-life preferred stock | 0 |

EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 155 |
| 25. Surplus | 3,000 |
| 26. Undivided profits and capital reserves | 2,943 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 6,098 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 62,412 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | MONROE |
| BANK NAME | BANK OF UNION |

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### ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 1,991 |
| b. Interest-bearing balances | 900 |
| 2. Securities | 13,143 |
| 3a. Federal funds sold | 675 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 35,599 |
| b. LESS: Allowance for loan/lease losses | 406 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 35,193 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 1,236 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 2 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 714 |
| 12. Total assets (sum 1 thru 11) | 53,854 |

### LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 47,633 |
| (1) Noninterest bearing | 4,738 |
| (2) Interest bearing | 42,895 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 783 |
| 21. Total liabilities | 48,416 |
| 22. Limited-life preferred stock | 0 |

### EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 2,104 |
| 25. Surplus | 3,246 |
| 26. Undivided profits and capital reserves | 88 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 5,438 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 53,854 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | MOUNT OLIVE |
| BANK NAME | SOUTHERN BANK |

*********************************************************************************

### ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 12,642 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 95,523 |
| 3a. Federal funds sold | 0 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 92,022 |
| b. LESS: Allowance for loan/lease losses | 2,536 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 89,486 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 5,576 |
| 7. Other real estate owned | 30 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 1,104 |
| 11. Other assets | 2,714 |
| 12. Total assets (sum 1 thru 11) | 207,075 |

### LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 187,868 |
| (1) Noninterest bearing | 29,205 |
| (2) Interest bearing | 158,663 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 1,053 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 250 |
| 20. Other liabilities | 2,011 |
| 21. Total liabilities | 191,182 |
| 22. Limited-life preferred stock | 0 |

### EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 832 |
| 25. Surplus | 11,781 |
| 26. Undivided profits and capital reserves | 3,280 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 15,893 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 207,075 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | MOYOCK |
| BANK NAME | BANK OF CURRITUCK |

********************************************************************************

### ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 3,285 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 11,996 |
| 3a. Federal funds sold | 3,000 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 33,280 |
| b. LESS: Allowance for loan/lease losses | 694 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 32,586 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 808 |
| 7. Other real estate owned | 77 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 717 |
| 12. Total assets (sum 1 thru 11) | 52,469 |

### LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 45,113 |
| (1) Noninterest bearing | 8,974 |
| (2) Interest bearing | 36,139 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 556 |
| 21. Total liabilities | 45,669 |
| 22. Limited-life preferred stock | 0 |

### EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 116 |
| 25. Surplus | 5,095 |
| 26. Undivided profits and capital reserves | 1,589 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 6,800 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 52,469 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | MURPHY |
| BANK NAME | CITIZENS BANK |

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ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 2,245 |
| b. Interest-bearing balances | 4,950 |
| 2. Securities | 4,290 |
| 3a. Federal funds sold | 0 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 41,132 |
| b. LESS: Allowance for loan/lease losses | 673 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 40,459 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 2,180 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 715 |
| 12. Total assets (sum 1 thru 11) | 54,839 |

LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 46,504 |
| (1) Noninterest bearing | 2,961 |
| (2) Interest bearing | 43,543 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 950 |
| 14b. Securities sold under repurchase agreements | 325 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 341 |
| 21. Total liabilities | 48,120 |
| 22. Limited-life preferred stock | 0 |

EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 2,601 |
| 25. Surplus | 4,028 |
| 26. Undivided profits and capital reserves | 90 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 6,719 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 54,839 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | NEWLAND |
| BANK NAME | AVERY COUNTY BANK |

## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 1,652 |
| b. Interest-bearing balances | 385 |
| 2. Securities | 16,155 |
| 3a. Federal funds sold | 2,925 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 10,062 |
| b. LESS: Allowance for loan/lease losses | 108 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 9,954 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 115 |
| 7. Other real estate owned | 90 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 470 |
| 12. Total assets (sum 1 thru 11) | 31,746 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 24,251 |
| (1) Noninterest bearing | 6,024 |
| (2) Interest bearing | 18,227 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 58 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 343 |
| 21. Total liabilities | 24,652 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 192 |
| 25. Surplus | 2,000 |
| 26. Undivided profits and capital reserves | 4,902 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 7,094 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 31,746 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | NEWTON |
| BANK NAME | PEOPLES BANK |

***

**ASSETS**

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 7,070 |
| b. Interest-bearing balances | 2,000 |
| 2. Securities | 42,922 |
| 3a. Federal funds sold | 0 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 75,429 |
| b. LESS: Allowance for loan/lease losses | 931 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 74,498 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 3,186 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 1,722 |
| 12. Total assets (sum 1 thru 11) | 131,398 |

**LIABILITIES**

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 112,884 |
| (1) Noninterest bearing | 18,319 |
| (2) Interest bearing | 94,565 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 1,000 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 896 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 1,136 |
| 21. Total liabilities | 115,916 |
| 22. Limited-life preferred stock | 0 |

**EQUITY CAPITAL**

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 5,563 |
| 25. Surplus | 6,500 |
| 26. Undivided profits and capital reserves | 3,419 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 15,482 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 131,398 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | PEMBROKE |
| BANK NAME | LUMBEE BANK |

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## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 916 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 4,371 |
| 3a. Federal funds sold | 500 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 12,574 |
| b. LESS: Allowance for loan/lease losses | 125 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 12,449 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 187 |
| 7. Other real estate owned | 53 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 248 |
| 12. Total assets (sum 1 thru 11) | 18,724 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 16,613 |
| (1) Noninterest bearing | 2,449 |
| (2) Interest bearing | 14,164 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 231 |
| 21. Total liabilities | 16,844 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 343 |
| 25. Surplus | 433 |
| 26. Undivided profits and capital reserves | 1,104 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 1,880 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 18,724 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | PILOT MOUNTAIN |
| BANK NAME | THE COMMUNITY BANK |

*******************************************************************************

## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 1,316 |
| b. Interest-bearing balances | 1,749 |
| 2. Securities | 3,200 |
| 3a. Federal funds sold | 575 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 15,060 |
| b. LESS: Allowance for loan/lease losses | 100 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 14,960 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 1,471 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 266 |
| 12. Total assets (sum 1 thru 11) | 23,537 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 20,253 |
| (1) Noninterest bearing | 2,232 |
| (2) Interest bearing | 18,021 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 426 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 144 |
| 21. Total liabilities | 20,823 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 1,310 |
| 25. Surplus | 1,460 |
| 26. Undivided profits and capital reserves | (56) |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 2,714 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 23,537 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | PINE LEVEL |
| BANK NAME | BANK OF PINE LEVEL |

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## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 1,361 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 6,554 |
| 3a. Federal funds sold | 500 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 6,881 |
| b. LESS: Allowance for loan/lease losses | 151 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 6,730 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 517 |
| 7. Other real estate owned | 41 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 254 |
| 12. Total assets (sum 1 thru 11) | 15,957 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 14,576 |
| (1) Noninterest bearing | 2,832 |
| (2) Interest bearing | 11,744 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 84 |
| 21. Total liabilities | 14,660 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 200 |
| 25. Surplus | 700 |
| 26. Undivided profits and capital reserves | 397 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 1,297 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 15,957 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | RALEIGH |
| BANK NAME | FIRST-CITIZENS BANK |

* * *

## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 275,796 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 995,538 |
| 3a. Federal funds sold | 50,000 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 1,857,664 |
| b. LESS: Allowance for loan/lease losses | 34,341 |
| c. LESS: Allocated transfer risk reserve | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 1,823,323 |
| 5. Assets held in trading accounts | 179 |
| 6. Premises and fixed assets incl cap leases | 110,536 |
| 7. Other real estate owned | 12,095 |
| 8. Investments in unconsolidated subs. | 13,051 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 5,403 |
| 11. Other assets | 110,277 |
| 12. Total assets (sum 1 thru 11) | 3,396,198 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 2,991,772 |
| (1) Noninterest bearing | 633,289 |
| (2) Interest bearing | 2,358,483 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 23,670 |
| 14b. Securities sold under repurchase agreements | 15,384 |
| 15. Demand notes issued to US Treasury | 22,060 |
| 16. Other borrowed money | 81,602 |
| 17. Mortgages and capital lease obligations | 7,677 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 9,818 |
| 20. Other liabilities | 32,507 |
| 21. Total liabilities | 3,184,490 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 9,051 |
| 25. Surplus | 62,354 |
| 26. Undivided profits and capital reserves | 140,303 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 211,708 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 3,396,198 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | RALEIGH |
| BANK NAME | TRIANGLE BANK |

******************************************************************************

**ASSETS**

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 2,810 |
| b. Interest-bearing balances | 500 |
| 2. Securities | 15,289 |
| 3a. Federal funds sold | 4,900 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 33,538 |
| b. LESS: Allowance for loan/lease losses | 335 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 33,203 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 1,022 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 55 |
| 11. Other assets | 762 |
| 12. Total assets (sum 1 thru 11) | 58,541 |

**LIABILITIES**

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 46,460 |
| (1) Noninterest bearing | 7,775 |
| (2) Interest bearing | 38,685 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 323 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 348 |
| 21. Total liabilities | 47,131 |
| 22. Limited-life preferred stock | 0 |

**EQUITY CAPITAL**

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 5,384 |
| 25. Surplus | 6,071 |
| 26. Undivided profits and capital reserves | (45) |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 11,410 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 58,541 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | ROCKY MOUNT |
| BANK NAME | PEOPLES BANK |

****************************************************************************

### ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 69,959 |
| b. Interest-bearing balances | 1,000 |
| 2. Securities | 209,736 |
| 3a. Federal funds sold | 12,300 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 751,834 |
| b. LESS: Allowance for loan/lease losses | 7,102 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 744,732 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 19,262 |
| 7. Other real estate owned | 678 |
| 8. Investments in unconsolidated subs. | 350 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 2,577 |
| 11. Other assets | 25,281 |
| 12. Total assets (sum 1 thru 11) | 1,085,875 |

### LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 970,516 |
| (1) Noninterest bearing | 200,337 |
| (2) Interest bearing | 770,179 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 8,630 |
| 14b. Securities sold under repurchase agreements | 7,829 |
| 15. Demand notes issued to US Treasury | 14,665 |
| 16. Other borrowed money | 1 |
| 17. Mortgages and capital lease obligations | 1,412 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 15,618 |
| 21. Total liabilities | 1,018,671 |
| 22. Limited-life preferred stock | 0 |

### EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 7,127 |
| 25. Surplus | 35,107 |
| 26. Undivided profits and capital reserves | 24,970 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 67,204 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 1,085,875 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | RUTHERFORDTON |
| BANK NAME | COMMUNITY BANK |

********************************************************************************

## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 1,547 |
| b. Interest-bearing balances | 2,871 |
| 2. Securities | 4,191 |
| 3a. Federal funds sold | 2,450 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 18,814 |
| b. LESS: Allowance for loan/lease losses | 173 |
| c. LESS: Allocated transfer risk reserve | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 18,641 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 822 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 164 |
| 12. Total assets (sum 1 thru 11) | 30,686 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 28,111 |
| (1) Noninterest bearing | 3,310 |
| (2) Interest bearing | 24,801 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 185 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 319 |
| 21. Total liabilities | 28,615 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 1,314 |
| 25. Surplus | 1,333 |
| 26. Undivided profits and capital reserves | (576) |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 2,071 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 30,686 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | SALISBURY |
| BANK NAME | SECURITY BANK |

***********************************************************************************

ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 14,494 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 177,013 |
| 3a. Federal funds sold | 2,850 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 123,407 |
| b. LESS: Allowance for loan/lease losses | 3,200 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 120,207 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 6,905 |
| 7. Other real estate owned | 31 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 5,728 |
| 12. Total assets (sum 1 thru 11) | 327,228 |

LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 286,729 |
| (1) Noninterest bearing | 52,129 |
| (2) Interest bearing | 234,600 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 2,875 |
| 21. Total liabilities | 289,604 |
| 22. Limited-life preferred stock | 0 |

EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 16,929 |
| 25. Surplus | 8,500 |
| 26. Undivided profits and capital reserves | 12,195 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 37,624 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 327,228 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | SANFORD |
| BANK NAME | FIRST CAROLINA BANK |

* * *

### ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 984 |
| b. Interest-bearing balances | 1,297 |
| 2. Securities | 1,942 |
| 3a. Federal funds sold | 2,225 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 14,207 |
| b. LESS: Allowance for loan/lease losses | 193 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 14,014 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 627 |
| 7. Other real estate owned | 12 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 63 |
| 11. Other assets | 363 |
| 12. Total assets (sum 1 thru 11) | 21,527 |

### LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 18,840 |
| (1) Noninterest bearing | 3,658 |
| (2) Interest bearing | 15,182 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 92 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 234 |
| 21. Total liabilities | 19,166 |
| 22. Limited-life preferred stock | 0 |

### EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 1,320 |
| 25. Surplus | 1,587 |
| 26. Undivided profits and capital reserves | (546) |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 2,361 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 21,527 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | SANFORD |
| BANK NAME | MID-SOUTH BANK |

********************************************************************************

## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 5,423 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 24,092 |
| 3a. Federal funds sold | 550 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 97,871 |
| b. LESS: Allowance for loan/lease losses | 942 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 96,929 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 2,974 |
| 7. Other real estate owned | 223 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 2,056 |
| 12. Total assets (sum 1 thru 11) | 132,247 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 118,278 |
| (1) Noninterest bearing | 15,500 |
| (2) Interest bearing | 102,778 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 691 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 1,543 |
| 21. Total liabilities | 120,512 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 1,338 |
| 25. Surplus | 5,840 |
| 26. Undivided profits and capital reserves | 4,557 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 11,735 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 132,247 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | SPARTA |
| BANK NAME | BLUE RIDGE BANK |

---

### ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 711 |
| b. Interest-bearing balances | 1,800 |
| 2. Securities | 1,226 |
| 3a. Federal funds sold | 4,825 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 12,041 |
| b. LESS: Allowance for loan/lease losses | 96 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 11,945 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 809 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 239 |
| 12. Total assets (sum 1 thru 11) | 21,555 |

### LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 18,807 |
| (1) Noninterest bearing | 1,194 |
| (2) Interest bearing | 17,613 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 197 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 211 |
| 21. Total liabilities | 19,215 |
| 22. Limited-life preferred stock | 0 |

### EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 1,240 |
| 25. Surplus | 1,399 |
| 26. Undivided profits and capital reserves | (299) |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 2,340 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 21,555 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | STATESVILLE |
| BANK NAME | THE BANK OF IREDELL |

*****************************************************************************

## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 2,836 |
| b. Interest-bearing balances | 3,853 |
| 2. Securities | 7,108 |
| 3a. Federal funds sold | 0 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 26,222 |
| b. LESS: Allowance for loan/lease losses | 314 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 25,908 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 2,374 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 615 |
| 12. Total assets (sum 1 thru 11) | 42,694 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 36,763 |
| (1) Noninterest bearing | 5,655 |
| (2) Interest bearing | 31,108 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 950 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 149 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 234 |
| 21. Total liabilities | 38,096 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 1,893 |
| 25. Surplus | 2,606 |
| 26. Undivided profits and capital reserves | 99 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 4,598 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 42,694 |

## STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | TROY |
| BANK NAME | FIRST BANK |

---

## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 9,422 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 47,458 |
| 3a. Federal funds sold | 7,375 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 115,773 |
| b. LESS: Allowance for loan/lease losses | 1,158 |
| c. LESS: Allocated transfer risk reserve | 0 |
| d. Net loans and leases (4a less 4b & 4c) | 114,615 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 5,296 |
| 7. Other real estate owned | 516 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 2,278 |
| 11. Other assets | 3,214 |
| 12. Total assets (sum 1 thru 11) | 190,174 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 168,868 |
| (1) Noninterest bearing | 25,448 |
| (2) Interest bearing | 143,420 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 140 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 2,175 |
| 21. Total liabilities | 171,183 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 5,670 |
| 25. Surplus | 8,635 |
| 26. Undivided profits and capital reserves | 4,686 |
| 27. Cumulative foreign currency trans. adj. | . |
| 28. Total equity capital (sum items 23-27) | 18,991 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 190,174 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | WHITEVILLE |
| BANK NAME | UNITED CAROLINA BANK |

****************************************************************************

## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 156,575 |
| b. Interest-bearing balances | 0 |
| 2. Securities | 312,776 |
| 3a. Federal funds sold | 105,000 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 1,395,178 |
| b. LESS: Allowance for loan/lease losses | 17,047 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 1,378,131 |
| 5. Assets held in trading accounts | 30 |
| 6. Premises and fixed assets incl cap leases | 38,701 |
| 7. Other real estate owned | 4,055 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 6,441 |
| 11. Other assets | 32,293 |
| 12. Total assets (sum 1 thru 11) | 2,034,002 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 1,837,798 |
| (1) Noninterest bearing | 349,322 |
| (2) Interest bearing | 1,488,476 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 10,990 |
| 14b. Securities sold under repurchase agreements | 16,598 |
| 15. Demand notes issued to US Treasury | 4,748 |
| 16. Other borrowed money | 16,075 |
| 17. Mortgages and capital lease obligations | 331 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 17,647 |
| 21. Total liabilities | 1,904,187 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 11,542 |
| 25. Surplus | 47,799 |
| 26. Undivided profits and capital reserves | 70,474 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 129,815 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 2,034,002 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | WILMINGTON |
| BANK NAME | FIRST HANOVER BANK |

*******************************************************************************

## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 1,333 |
| b. Interest-bearing balances | 4,483 |
| 2. Securities | 1,278 |
| 3a. Federal funds sold | 1,300 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 32,673 |
| b. LESS: Allowance for loan/lease losses | 285 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 32,388 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 948 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 463 |
| 12. Total assets (sum 1 thru 11) | 42,193 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 37,586 |
| (1) Noninterest bearing | 2,914 |
| (2) Interest bearing | 34,672 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 482 |
| 21. Total liabilities | 38,068 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 1,992 |
| 25. Surplus | 2,223 |
| 26. Undivided profits and capital reserves | (90) |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 4,125 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 42,193 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | WILSON |
| BANK NAME | BRANCH BANKING AND TRUST |

## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 198,150 |
| b. Interest-bearing balances | 59,999 |
| 2. Securities | 916,007 |
| 3a. Federal funds sold | 0 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 2,796,978 |
| b. LESS: Allowance for loan/lease losses | 30,920 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 2,766,058 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 44,376 |
| 7. Other real estate owned | 3,632 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 2,844 |
| 10. Intangible assets | 3,195 |
| 11. Other assets | 70,817 |
| 12. Total assets (sum 1 thru 11) | 4,065,078 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 3,369,364 |
| (1) Noninterest bearing | 520,994 |
| (2) Interest bearing | 2,848,370 |
| b. In foreign offices ( sum (1) & (2) ) | 30,665 |
| (1) Non-interest bearing | 0 |
| (2) Interest bearing | 30,665 |
| 14a. Federal funds purchased | 185,671 |
| 14b. Securities sold under repurchase agreements | 120,108 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 5,500 |
| 17. Mortgages and capital lease obligations | 111 |
| 18. Bank's liability on customer acceptances | 2,844 |
| 19. Subordinated notes and debentures | 64,219 |
| 20. Other liabilities | 35,318 |
| 21. Total liabilities | 3,813,800 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 20,921 |
| 25. Surplus | 115,468 |
| 26. Undivided profits and capital reserves | 114,889 |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 251,278 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 4,065,078 |

# STATEMENT OF CONDITION
(000)

| | |
|---|---|
| LOCATION OF MAIN OFFICE | WINSTON-SALEM |
| BANK NAME | SALEM TRUST BANK |

* * *

## ASSETS

| | |
|---|---|
| 1. Cash and balances due from banks: | |
| a. Noninterest-bearing and currency/coin | 1,960 |
| b. Interest-bearing balances | 2,200 |
| 2. Securities | 0 |
| 3a. Federal funds sold | 9,525 |
| 3b. Securities purchased under resale agreements | 0 |
| 4. Loans and lease financing receivables: | |
| a. Loans and leases net of unearned inc. | 27,953 |
| b. LESS: Allowance for loan/lease losses | 294 |
| c. LESS: Allocated transfer risk reserve | |
| d. Net loans and leases (4a less 4b & 4c) | 27,659 |
| 5. Assets held in trading accounts | 0 |
| 6. Premises and fixed assets incl cap leases | 1,853 |
| 7. Other real estate owned | 0 |
| 8. Investments in unconsolidated subs. | 0 |
| 9. Customer liability - bank acceptances | 0 |
| 10. Intangible assets | 0 |
| 11. Other assets | 290 |
| 12. Total assets (sum 1 thru 11) | 43,487 |

## LIABILITIES

| | |
|---|---|
| 13. Deposits: | |
| a. In domestic offices ( sum (1) & (2) ) | 38,258 |
| (1) Noninterest bearing | 3,842 |
| (2) Interest bearing | 34,416 |
| b. In foreign offices ( sum (1) & (2) ) | 0 |
| (1) Non-interest bearing | |
| (2) Interest bearing | |
| 14a. Federal funds purchased | 0 |
| 14b. Securities sold under repurchase agreements | 0 |
| 15. Demand notes issued to US Treasury | 0 |
| 16. Other borrowed money | 0 |
| 17. Mortgages and capital lease obligations | 0 |
| 18. Bank's liability on customer acceptances | 0 |
| 19. Subordinated notes and debentures | 0 |
| 20. Other liabilities | 452 |
| 21. Total liabilities | 38,710 |
| 22. Limited-life preferred stock | 0 |

## EQUITY CAPITAL

| | |
|---|---|
| 23. Perpetual preferred stock | 0 |
| 24. Common stock | 2,500 |
| 25. Surplus | 2,677 |
| 26. Undivided profits and capital reserves | (400) |
| 27. Cumulative foreign currency trans. adj. | |
| 28. Total equity capital (sum items 23-27) | 4,777 |
| 29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28) | 43,487 |

# ACTIVITIES
# OF
# STATE-CHARTERED
# BANKS

## 1988 CHANGES IN STATE-CHARTERED BANKS

The Office of the Commissioner of Banks processes formal applications for new banks, bank mergers and acquisitions as well as branch openings, closings, consolidations, and relocations. After this office reviews each application, it directs recommendations to the Banking Commission which takes final action on each transaction.

As of December 31, 1988, North Carolina had 56 state-chartered banks operating 939 branches compared to 1987 when 53 state-chartered banks operated 920 branches in our state. This increase in new banks and branches confirms the financial soundness of our state-chartered banks and indicates a continuing need for the locally operated bank.

### SUMMARY STATISTICS

| | |
|---|---|
| Number of State Banks, December 31, 1987 | 53 |
| Number of Branches | 920 |
| Total | 973 |
| Number of State Banks, December 31, 1988 | 56 |
| Number of Branches | 939 |
| Total | 995 |
| New Banks Established | 3 |
| State Bank Mergers with Other State Banks | 0 |
| State Bank Mergers with National Banks | 0 |
| New Branches Established | 46 |
| Number of Branches Closed | 27 |
| Number of Branches Closed Through Relocation and Consolidation | 2 |
| New Branches Established as Result of State Bank Mergers with State Banks | 0 |
| Number of Branches Established as a Result of Acquisition | 9 |
| Number of Branches Closed as a Result of Acquisition | 8 |

# 1988 TABLE OF CHANGES

# IN STATE-CHARTERED BANKS

## NEW BANKS

| DATE (1988) | NAME | LOCATION |
|---|---|---|
| January 4 | Triangle Bank & Trust Company | 5312 Six Forks Road<br>Raleigh |
| May 16 | FirstSouth Bank | 509 South Lexington Avenue<br>Burlington |
| September 6 | Standard Bank & Trust Company | 600 North Ellis Avenue<br>Dunn |

## NEW BRANCHES

| DATE (1988) | NAME | LOCATION |
|---|---|---|
| January 4 | Triangle Bank & Trust Company | Cary Office<br>215 Chatham Street<br>Cary |
| January 7 | First Commercial Bank | Fairview Office<br>U.S. Hwy. 74<br>Inside Ingles Supermarket<br>Asheville |
| January 18 | Branch Banking and Trust Company | North Point Branch<br>Int. University Parkway & Home Rd.<br>North Chase Shopping Center<br>Inside Kroger Store #315<br>Winston-Salem |
| January 21 | Mid-South Bank and Trust Company | Southern Pines Office<br>The Commons Shopping Center<br>U.S Highway 1 Business<br>Southern Pines |
| February 16 | First-Citizens Bank & Trust Company | Finance Drive-In Branch<br>614 East Market Street<br>Smithfield |
| February 29 | American Bank and Trust Company | Kernersville Branch<br>237 E. Mountain Street<br>Kernersville |

## NEW BRANCHES

| DATE (1988) | NAME | LOCATION |
|---|---|---|
| March 1 | Yadkin Valley Bank and Trust Company | West Jefferson Branch<br>107 North 5th Avenue<br>West Jefferson |
| March 5 | First Bank | Gibson Branch<br>10 East Main Street<br>Gibson |
| March 5 | First Bank | Laurel Hill Branch<br>200 Morgan Street<br>Laurel Hill |
| March 5 | First Bank | Wagram Branch<br>311 Main Street<br>Wagram |
| March 9 | Branch Banking and Trust Company | Hickory Main Office<br>34 2nd Street, NW<br>Hickory |
| March 12 | Republic Bank and Trust Company | Wendover Road Kroger Office<br>1133 Wendover Road<br>Charlotte |
| March 17 | Southern Bank and Trust Company | Askewville Branch<br>East Side of Main Street<br>Askewville |
| March 21 | First Charlotte Bank and Trust Company | Commerce Center Branch<br>129 West Trade Street<br>Charlotte |
| March 23 | Guaranty State Bank | Westgate Shopping Center Branch<br>3400 Westgate Drive<br>Westgate Shopping Center<br>Durham |
| March 30 | The Community Bank | Mount Airy Office<br>1220 State Street<br>Mount Airy |
| April 4 | Peoples Bank and Trust Company | Oakwood Office<br>Oakwood Shopping Center<br>Rocky Mount |

## NEW BRANCHES

| DATE (1988) | NAME | LOCATION |
|---|---|---|
| April 4 | The Bank of Iredell | Lakeside Branch<br>One Rolling Hill Road<br>Mooresville |
| April 8 | Lincoln Bank of North Carolina | Port Village Office<br>Highway 150 W at I-77<br>Port Village Shopping Center<br>Mooresville |
| April 25 | First-Citizens Bank & Trust Company | Kildaire Farms Road Branch<br>1825 Kildaire Farms Road<br>Cary |
| May 16 | Carolina Mountain Bank | Hendersonville Branch<br>404 South Main Street<br>Hendersonville |
| May 17 | First-Citizens Bank & Trust Company | Skyland Branch<br>2001 Hendersonville Road<br>Asheville |
| May 23 | First-Citizens Bank & Trust Company | Raleigh-Durham Airport Branch<br>Terminal C<br>Raleigh-Durham Airport<br>Morrisville |
| June 13 | First-Citizens Bank & Trust Company | Ahoskie Office<br>700 East Church Street<br>Ahoskie |
| June 13 | First-Citizens Bank & Trust Company | Main Street Branch<br>Main Street<br>Bayboro |
| June 13 | First-Citizens Bank & Trust Company | Southeast Boulevard Branch<br>410 Southeast Boulevard<br>Clinton |
| June 13 | First-Citizens Bank & Trust Company | Rockingham Office<br>101 Rockingham Road<br>Rockingham |
| June 13 | First-Citizens Bank & Trust Company | Tarboro Office<br>400 Main Street<br>Tarboro |
| June 13 | First-Citizens Bank & Trust Company | Windsor Branch<br>123 Granville Street<br>Windsor |

## NEW BRANCHES

| DATE (1988) | NAME | LOCATION |
|---|---|---|
| June 20 | Peoples Bank | Springs Road Branch<br>3310 Springs Road NE<br>Hickory |
| July 8 | United Carolina Bank | Parkway Temporary Branch<br>655-Z Pressley Road<br>Charlotte |
| July 20 | United Carolina Bank | Carriage Branch<br>5800 Old Providence Road<br>Charlotte |
| August 1 | Branch Banking and Trust | High Point Main Branch<br>788 North Main Street<br>High Point |
| August 4 | United Carolina Bank | Pines Branch<br>400 Avinger Lane<br>Davidson |
| August 12 | Bank of Union | Skyway Drive Branch<br>1401 Skyway Drive<br>Monroe |
| August 15 | First Commercial Bank | Burnsville Branch<br>530 West By-Pass<br>Burnsville |
| August 22 | First-Citizens Bank & Trust Company | East Town Market Branch<br>3126 Milton Road<br>Charlotte |
| August 30 | Randolph Bank and Trust Company | Randleman Branch<br>109 West Naomi Street<br>Randleman |
| September 12 | First-Citizens Bank & Trust Company | PX Branch<br>Second and D Streets<br>Fort Bragg |
| September 12 | Security Bank and Trust Company | Mooresville Office<br>645 Plaza Drive<br>Mooresville |
| September 12 | Carolina Mountain Bank | Franklin Supermarket Branch<br>392 West Gate Plaza<br>Highway 64 West<br>Franklin |

## NEW BRANCHES

| DATE (1988) | NAME | LOCATION |
|---|---|---|
| September 14 | High Point Bank and Trust Company | Eastchester Drive Office<br>1026 Eastchester Drive<br>High Point |
| September 17 | First Community Bank | South New Hope Road Branch<br>South New Hope and North East<br>Corner Lowell-Bethesda Rds.<br>Gastonia |
| September 26 | FirstSouth Bank | Edgewood Village Office<br>2946 South Church Street<br>Edgewood Village Shopping Center<br>Burlington |
| September 26 | Bank of Stanly | East Albemarle Branch<br>800 N.C. Highway 24-27<br>Albemarle |
| September 26 | First Bank | Asheboro Branch<br>176 North Fayetteville St.<br>Asheboro |
| September 27 | United Carolina Bank | Castle Hayne Branch<br>5610 Castle Hayne Road<br>Castle Hayne |
| October 3 | Piedmont State Bank | Battleground Avenue Branch<br>2501 Battleground Avenue<br>Greensboro |
| October 3 | State Bank | Village Drive Office<br>2940 Village Drive<br>Fayetteville |
| November 7 | United Carolina Bank | Wrightsville Beach Branch<br>2030 Eastwood Road<br>Wrightsville Beach |
| December 1 | Branch Banking and Trust Company | Asheville Main Office<br>One Pack Square<br>Asheville |
| December 8 | The Village Bank | Northgate Branch<br>504 Northgate Mall<br>Durham |

## NEW BRANCHES

| DATE (1988) | NAME | LOCATION |
|---|---|---|
| December 12 | Topsail State Bank | Ogden Branch<br>Highway 17<br>Ogden Shopping Center<br>Wilmington |
| December 12 | Peoples Bank | Hiddenite Branch<br>US Hwy. 64 and NC Hwy. 90<br>Hiddenite |

## BRANCH CLOSINGS

| | | |
|---|---|---|
| March 15 | Branch Banking and Trust Company | Main Office<br>Hwy. 49 North<br>Haw River |
| March 31 | First-Citizens Bank & Trust Company | Downtown Branch<br>1517 Main Street<br>Ramseur |
| April 4 | Peoples Bank and Trust Company | East Drive-In Office<br>403 Tarboro Street<br>Rocky Mount |
| April 4 | Peoples Bank and Trust Company | Edgecombe Park Branch<br>(Teller Window)<br>837 Fairview Road<br>Rocky Mount |
| June 1 | United Carolina Bank | Tryon Mall Office<br>4500 North Tryon Street<br>Charlotte |
| June 3 | Branch Banking and Trust Company | Graham Street Branch<br>1824 North Graham Street<br>Charlotte |
| June 13 | Barclays Bank of North Carolina | Ahoskie Office<br>700 East Church Street<br>Ahoskie |
| June 13 | Barclays Bank of North Carolina | Main Street Branch<br>Main Street<br>Bayboro |
| June 13 | Barclays Bank of North Carolina | Southeast Boulevard Branch<br>410 Southeast Boulevard<br>Clinton |

## BRANCH CLOSINGS

| DATE (1988) | NAME | LOCATION |
|---|---|---|
| June 13 | Barclays Bank of North Carolina | Rockingham Office<br>101 Rockingham Road<br>Rockingham |
| June 13 | Barclays Bank of North Carolina | Tarboro Office<br>400 Main Street<br>Tarboro |
| June 13 | Barclays Bank of North Carolina | Windsor Branch<br>123 Granville Street<br>Windsor |
| June 30 | Southern Bank and Trust Company | Pantego Branch<br>US 264 and NC 99<br>Pantego |
| June 30 | Mid-South Bank and Trust Company | Chapel Hill Office<br>1526 East Franklin Street<br>Chapel Hill |
| September 1 | First-Citizens Bank & Trust Company | Chestnut Street Branch<br>220 South Chestnut Street<br>Gastonia |
| September 12 | United Carolina Bank | Commissary Branch<br>Second and D Streets<br>Fort Bragg |
| September 14 | First-Citizens Bank & Trust Company | Liberty Point Branch<br>235 Person Street<br>Fayetteville |
| September 26 | Barclays Bank of North Carolina | Albemarle Branch<br>800 N.C. Highway 24-27<br>Albemarle |
| October 14 | Peoples Bank and Trust Company | Beaufort Square Branch<br>Beaufort Square Shopping Center<br>Beaufort |
| October 28 | Branch Banking and Trust Company | Smithfield Plaza Branch<br>401-C Raleigh Road<br>Smithfield |
| October 28 | Branch Banking and Trust Company | Frenchmen's Creek Branch<br>225 New Bern Road<br>Kinston |

## BRANCH CLOSINGS

| DATE (1988) | NAME | LOCATION |
|---|---|---|
| October 28 | Branch Banking and Trust Company | Northwest Drive-In Branch<br>527 West Ridgeway Street<br>Warrenton |
| October 28 | Branch Banking and Trust Company | Ash Street Office<br>1907 East Ash Street<br>Goldsboro |
| December 22 | First-Citizens Bank & Trust Company | University Mall Branch<br>201 Estes Drive<br>Chapel Hill |
| December 30 | First-Citizens Bank & Trust Company | Plaza Shopping Center Branch<br>US 74 Bypass<br>Shelby |
| December 30 | First-Citizens Bank & Trust Company | Wilkes Mall Branch<br>1600 Curtis Bridge Road<br>Wilkesboro |
| December 30 | First-Citizens Bank & Trust Company | New Grove Main Office<br>Highway 13, West<br>Newton Grove |
| December 30 | First-Citizens Bank & Trust Company | Courtsquare Branch<br>101 East Main Street<br>Lincolnton |
| December 30 | First-Citizens Bank & Trust Company | Westside Branch<br>1404 West Vernon Avenue<br>Kinston |
| December 30 | First-Citizens Bank & Trust Company | Jefferson Branch<br>Ashe Square Shopping Center<br>Jefferson |
| December 30 | First-Citizens Bank & Trust Company | Northwoods Branch<br>311 Henderson Drive<br>Jacksonville |
| December 30 | First-Citizens Bank & Trust Company | Druid Hills Branch<br>1980 Asheville Highway<br>Hendersonville |
| December 30 | First-Citizens Bank & Trust Company | South Boulevard Branch<br>3633 Chapel Hill Boulevard<br>Durham |

## BRANCH CLOSINGS

| DATE (1988) | NAME | LOCATION |
|---|---|---|
| December 30 | First-Citizens Bank & Trust Company | Main Street Branch<br>Main Street<br>Bayboro |
| December 30 | First-Citizens Bank & Trust Company | North First Street Branch<br>186 North First Street<br>Albemarle |

## BRANCH RELOCATIONS

| DATE (1988) | NAME | LOCATION |
|---|---|---|
| February 8 | Branch Banking and Trust Company | From: 3335 Union Road<br>Gastonia<br>To: 3070 Union Road<br>Gastonia |
| February 29 | The Fidelity Bank | From: 101 North Main Street<br>Ellerbe<br>To: 216 North Main Street<br>Ellerbe |
| March 21 | The Fidelity Bank | From: 300 North Main Street<br>Candor<br>To: 302 North Main Street<br>Candor |
| May 16 | The Fidelity Bank | From: 205 North Main Street<br>Fuquay-Varina<br>To: 1304 North Main Street<br>Fuquay-Varina |
| May 31 | Branch Banking and Trust Company | From: 120 North Church Street<br>Rocky Mount<br>To: Intersection of Church & Thomas Streets<br>Rocky Mount |
| June 6 | Branch Banking and Trust Company | From: 1210 East Marion Street<br>Shelby<br>To: Market Place Shopping Center<br>US #74 and NC #180<br>Shelby |
| October 28 | Peoples Bank and Trust Company | From: Waynick Boulevard<br>Wrightsville Beach<br>To: 2026 Eastwood Road<br>Wrightsville Beach |

## BRANCH RELOCATIONS

| DATE (1988) | NAME | LOCATION |
|---|---|---|
| November 8 | United Carolina Bank | From: 12 South Person Street<br>Raleigh<br>To: 220 East Morgan Street<br>Raleigh |
| November 28 | United Carolina Bank | From: State Road 1163<br>Calabash<br>To: South Side of Hwy 179<br>Calabash |
| December 19 | The Heritage Bank | From: Corner of Hanes & Nash Streets<br>Middlesex<br>To: Corner of Finch and Nash Street<br>Middlesex |

## BRANCH NAME CHANGES

| DATE (1988) | NAME | LOCATION |
|---|---|---|
| March 15 | Branch Banking and Trust Company | From: Hickory Branch<br>360 Hwy. 64-70 SW<br>Hickory<br>To: Midland Office<br>Hickory |
| May 16 | The Fidelity Bank | From: Northside Branch<br>205 North Main Street<br>Fuquay-Varina<br>To: Sunset Plaza Branch<br>1304 North Main Street<br>Fuquay-Varina |
| June 6 | Branch Banking and Trust Company | From: Cleveland Springs Branch<br>1210 East Marion Street<br>Shelby<br>To: Market Place Office<br>Market Place Shopping Center<br>US #74 and NC #180<br>Shelby |

## BRANCH NAME CHANGES

| DATE (1988) | NAME | LOCATION | |
|---|---|---|---|
| October 20 | Peoples Bank and Trust Company | From: | Azalea Plaza Branch<br>Azalea Shopping Center<br>Wilmington |
| | | To: | Oleander Branch<br>Wilmington |
| November 8<br>Street | United Carolina Bank | From: | Raleigh Branch<br>12 South Person<br>Raleigh |
| Branch | | To: | State Capitol<br>220 East Morgan Street<br>Raleigh |

## OTHER CHANGES

| DATE (1988) | ACTION TAKEN |
|---|---|
| April 4 | Peoples Bank and Trust Company closed and consolidated its East Drive-In Office, 403 Tarboro Street, Rocky Mount, into its Oakwood Office, Oakwood Shopping Center, Rocky Mount. |
| April 4 | Peoples Bank and Trust Company closed and consolidated its Edgecombe Park Branch (Teller Window), 837 Fairview Road, Rocky Mount, into its Oakwood Office, Oakwood Shopping Center, Rocky Mount. |
| June 13 | First-Citizens Bank & Trust Company purchased the assets and assumed the liabilities of the following offices of Barclays Bank of North Carolina: (1) Ahoskie Office, 700 East Church Street, Ahoskie; (2) Main Street Branch, Main Street, Bayboro; (3) Southeast Boulevard Branch, 410 Southeast Boulevard, Clinton; (4) Rockingham office, 101 Rockingham Road, Rockingham; (5) Tarboro Office, 400 Main Street, Tarboro, and (6) Windsor Branch, 123 Granville Street, Windsor. |
| September 12 | First-Citizens Bank & Trust Company purchased the assets and assumed the liabilities of the Commissary Branch, Second and D Streets, Fort Bragg, of United Carolina Bank. |
| September 26 | Bank of Stanly purchased the assets and assumed the liabilities of the Albemarle Branch, 800 N.C. Highway 24-27, Albemarle, of Barclays Bank of North Carolina. |
| September 26 | First Bank purchased the assets and assumed the liabilities of the Asheboro Branch, 176 North Fayetteville Street, Asheboro, of Planters National Bank and Trust Company. |

# COMPARATIVE INFORMATION

## BANKS IN NORTH CAROLINA RANKED BY TOTAL ASSETS

### National and State-Chartered

### December 31, 1988

| BANK NAME | CITY | TOTAL ASSETS (000) | RANK 1988 | RANK 1987 |
|---|---|---|---|---|
| * NCNB National Bank | Charlotte | 16,741,026 | 1 | 2 |
| * First Union National Bank | Charlotte | 15,061,529 | 2 | 1 |
| * Wachovia Bank, N.A. | Winston-Salem | 13,584,304 | 3 | 3 |
| Branch Banking & Trust | Wilson | 4,065,078 | 4 | 4 |
| First-Citizens Bank | Raleigh | 3,396,198 | 5 | 5 |
| * Southern National Bank | Lumberton | 2,246,448 | 6 | 6 |
| United Carolina Bank | Whiteville | 2,034,002 | 7 | 7 |
| * Central Carolina Bank | Durham | 1,618,974 | 8 | 8 |
| Peoples Bank and Trust | Rocky Mount | 1,085,875 | 9 | 9 |
| * Planters National Bank | Rocky Mount | 991,180 | 10 | 10 |
| High Point Bank | High Point | 384,025 | 11 | 11 |
| Security Bank | Salisbury | 327,228 | 12 | 12 |
| Bank of Granite | Granite Falls | 265,209 | 13 | 14 |
| Lexington State Bank | Lexington | 255,591 | 14 | 13 |
| Barclays Bank of N. C. | Charlotte | 249,128 | 15 | 15 |
| Southern Bank | Mount Olive | 207,075 | 16 | 17 |
| * First Charter National Bank | Concord | 204,496 | 17 | 16 |
| The Fidelity Bank | Fuquay-Varina | 194,769 | 18 | 18 |
| First Bank | Troy | 190,174 | 19 | 19 |
| * The First National Bank | Shelby | 180,704 | 20 | 21 |
| Republic Bank | Charlotte | 179,491 | 21 | 20 |
| * The First National Bank | Asheboro | 158,131 | 22 | 22 |
| First Charlotte Bank | Charlotte | 137,807 | 23 | 28 |
| Mid-South Bank | Sanford | 132,247 | 24 | 23 |
| Peoples Bank | Newton | 131,398 | 25 | 24 |
| Yadkin Valley Bank | Elkin | 126,927 | 26 | 27 |
| * First National Bank | Reidsville | 119,502 | 27 | 26 |
| The East Carolina Bank | Engelhard | 119,134 | 28 | 25 |
| Lincoln Bank of N. C. | Lincolnton | 104,775 | 29 | 32 |
| Triad Bank | Greensboro | 103,885 | 30 | 29 |
| Farmers & Merchants Bank | Granite Quarry | 95,164 | 31 | 31 |
| Mechanics and Farmers Bank | Durham | 85,982 | 32 | 30 |
| First Commercial Bank | Asheville | 82,701 | 33 | 33 |
| Bank of Stanly | Albemarle | 73,722 | 34 | 34 |
| Carolina Mountain Bank | Highlands | 66,247 | 35 | 40 |
| The Heritage Bank | Lucama | 62,412 | 36 | 36 |
| Triangle Bank | Raleigh | 58,541 | 37 | Opened 1-4-88 |
| The Village Bank | Chapel Hill | 56,276 | 38 | 41 |
| Citizens Bank | Murphy | 54,839 | 39 | 35 |
| Bank of Union | Monroe | 53,854 | 40 | 46 |
| Piedmont State Bank | Greensboro | 53,652 | 41 | 42 |
| Bank of Four Oaks | Four Oaks | 53,598 | 42 | 38 |
| The Bank of Currituck | Moyock | 52,469 | 43 | 37 |
| * Citizens National Bank | Winston-Salem | 51,101 | 44 | 44 |
| Randolph Bank | Asheboro | 50,970 | 45 | 39 |
| American Bank | High Point | 50,311 | 46 | 43 |
| Bankers Trust of N. C. | Greensboro | 44,536 | 47 | 51 |
| Salem Trust Bank | Winston-Salem | 43,487 | 48 | 50 |
| * Columbus National Bank | Whiteville | 43,014 | 49 | 47 |
| The Bank of Iredell | Statesville | 42,694 | 50 | 45 |
| First Hanover Bank | Wilmington | 42,193 | 51 | 52 |
| Guaranty State Bank | Durham | 40,575 | 52 | 48 |
| Avery County Bank | Newland | 31,746 | 53 | 49 |
| Community Bank | Rutherfordton | 30,686 | 54 | 68 |
| FirstSouth Bank | Burlington | 29,057 | 55 | Opened 5-16-88 |
| Central State Bank | High Point | 28,898 | 56 | 53 |
| State Bank | Fayetteville | 27,408 | 57 | 55 |
| * Metrobank, N.A. | Charlotte | 27,114 | 58 | 54 |
| First Community Bank | Gastonia | 25,716 | 59 | 62 |
| The Community Bank | Pilot Mountain | 23,537 | 60 | 63 |
| Blue Ridge Bank | Sparta | 21,555 | 61 | 67 |
| First Carolina Bank | Sanford | 21,527 | 62 | 59 |
| Lumbee Bank | Pembroke | 18,724 | 63 | 58 |
| First Scotland Bank | Laurinburg | 18,623 | 64 | 57 |
| Topsail State Bank | Hampstead | 17,298 | 65 | 66 |
| * Greensboro National Bank | Greensboro | 17,192 | 66 | 56 |
| Bank of Pine Level | Pine Level | 15,957 | 67 | 60 |
| Morris Plan Industrial Bank | Burlington | 15,273 | 68 | 61 |
| * United National Bank | Fayetteville | 14,925 | 69 | 65 |
| The Bank of Bladenboro | Bladenboro | 13,243 | 70 | 64 |
| Standard Bank | Dunn | 10,633 | 71 | Opened 9-6-88 |
|  | Total | $66,263,760 | 71 |  |

* National Charter

# BANKS IN NORTH CAROLINA RANKED BY TOTAL DEPOSITS

## National and State-Chartered

## December 31, 1988

| BANK NAME | CITY | TOTAL DEPOSITS (000) | RANK 1988 | RANK 1987 |
|---|---|---|---|---|
| * NCNB National Bank | Charlotte | 11,054,684 | 1 | 1 |
| * Wachovia Bank, N.A. | Winston-Salem | 10,517,863 | 2 | 2 |
| * First Union National Bank | Charlotte | 8,784,792 | 3 | 3 |
| Branch Banking & Trust | Wilson | 3,400,029 | 4 | 4 |
| First-Citizens Bank | Raleigh | 2,991,772 | 5 | 5 |
| * Southern National Bank | Lumberton | 1,918,505 | 6 | 6 |
| United Carolina Bank | Whiteville | 1,837,798 | 7 | 7 |
| * Central Carolina Bank | Durham | 1,422,240 | 8 | 8 |
| Peoples Bank and Trust | Rocky Mount | 970,516 | 9 | 9 |
| * Planters National Bank | Rocky Mount | 885,019 | 10 | 10 |
| High Point Bank | High Point | 348,890 | 11 | 11 |
| Security Bank | Salisbury | 286,729 | 12 | 12 |
| Bank of Granite | Granite Falls | 234,446 | 13 | 14 |
| Lexington State Bank | Lexington | 222,271 | 14 | 13 |
| Southern Bank | Mount Olive | 187,868 | 15 | 16 |
| Barclays Bank of N. C. | Charlotte | 187,594 | 16 | 15 |
| * First Charter National Bank | Concord | 176,078 | 17 | 17 |
| The Fidelity Bank | Fuquay-Varina | 173,675 | 18 | 18 |
| First Bank | Troy | 168,868 | 19 | 19 |
| * The First National Bank | Shelby | 146,231 | 20 | 21 |
| * The First National Bank | Asheboro | 143,334 | 21 | 22 |
| Republic Bank | Charlotte | 141,488 | 22 | 20 |
| First Charlotte Bank | Charlotte | 126,188 | 23 | 28 |
| Mid-South Bank | Sanford | 118,278 | 24 | 23 |
| Yadkin Valley Bank | Elkin | 115,602 | 25 | 27 |
| Peoples Bank | Newton | 112,884 | 26 | 25 |
| The East Carolina Bank | Engelhard | 109,529 | 27 | 24 |
| * First National Bank | Reidsville | 108,340 | 28 | 26 |
| Triad Bank | Greensboro | 95,968 | 29 | 29 |
| Lincoln Bank of N. C. | Lincolnton | 93,906 | 30 | 32 |
| Farmers & Merchants Bank | Granite Quarry | 81,793 | 31 | 31 |
| Mechanics and Farmers Bank | Durham | 75,952 | 32 | 30 |
| First Commercial Bank | Asheville | 75,150 | 33 | 33 |
| Bank of Stanly | Albemarle | 67,210 | 34 | 34 |
| Carolina Mountain Bank | Highlands | 61,517 | 35 | 40 |
| The Heritage Bank | Lucama | 52,791 | 36 | 36 |
| The Village Bank | Chapel Hill | 50,320 | 37 | 41 |
| Piedmont State Bank | Greensboro | 48,655 | 38 | 42 |
| Bank of Four Oaks | Four Oaks | 48,619 | 39 | 37 |
| Bank of Union | Monroe | 47,633 | 40 | 45 |
| Citizens Bank | Murphy | 46,504 | 41 | 35 |
| Triangle Bank | Raleigh | 46,460 | 42 | Opened 1-4-88 |
| Randolph Bank | Asheboro | 46,381 | 43 | 39 |
| The Bank of Currituck | Moyock | 45,113 | 44 | 38 |
| American Bank | High Point | 42,301 | 45 | 43 |
| * Citizens National Bank | Winston-Salem | 42,176 | 46 | 44 |
| * Columbus National Bank | Whiteville | 39,003 | 47 | 46 |
| Salem Trust Bank | Winston-Salem | 38,258 | 48 | 50 |
| Bankers Trust of N. C. | Greensboro | 37,720 | 49 | 53 |
| First Hanover Bank | Wilmington | 37,586 | 50 | 49 |
| The Bank of Iredell | Statesville | 36,763 | 51 | 47 |
| Guaranty State Bank | Durham | 34,259 | 52 | 48 |
| Community Bank | Rutherfordton | 28,111 | 53 | 68 |
| Central State Bank | High Point | 26,074 | 54 | 52 |
| Avery County Bank | Newland | 24,251 | 55 | 51 |
| * Metrobank, N.A. | Charlotte | 23,012 | 56 | 54 |
| State Bank | Fayetteville | 22,457 | 57 | 58 |
| First Community Bank | Gastonia | 20,700 | 58 | 64 |
| The Community Bank | Pilot Mountain | 20,253 | 59 | 65 |
| First Carolina Bank | Sanford | 18,840 | 60 | 59 |
| Blue Ridge Bank | Sparta | 18,807 | 61 | 67 |
| FirstSouth Bank | Burlington | 18,710 | 62 | Opened 5-16-88 |
| First Scotland Bank | Laurinburg | 17,300 | 63 | 56 |
| Lumbee Bank | Pembroke | 16,613 | 64 | 57 |
| * Greensboro National Bank | Greensboro | 15,857 | 65 | 55 |
| Bank of Pine Level | Pine Level | 14,576 | 66 | 60 |
| Topsail State Bank | Hampstead | 13,988 | 67 | 66 |
| Morris Plan Industrial Bank | Burlington | 13,041 | 68 | 61 |
| * United National Bank | Fayetteville | 12,664 | 69 | 63 |
| The Bank of Bladenboro | Bladenboro | 11,539 | 70 | 62 |
| Standard Bank | Dunn | 6,547 | 71 | Opened 9-6-88 |
|  | Total | $48,526,889 | 71 |  |

* National Charter

## STATE BANKS IN NORTH CAROLINA RANKED BY TOTAL ASSETS

December 31, 1988

| BANK NAME | CITY | TOTAL ASSETS (000) | RANK 1988 | RANK 1987 |
|---|---|---|---|---|
| Branch Banking & Trust | Wilson | 4,065,078 | 1 | 1 |
| First-Citizens Bank | Raleigh | 3,396,198 | 2 | 2 |
| United Carolina Bank | Whiteville | 2,034,002 | 3 | 3 |
| Peoples Bank and Trust | Rocky Mount | 1,085,875 | 4 | 4 |
| High Point Bank | High Point | 384,025 | 5 | 5 |
| Security Bank | Salisbury | 327,228 | 6 | 6 |
| Bank of Granite | Granite Falls | 265,209 | 7 | 8 |
| Lexington State Bank | Lexington | 255,591 | 8 | 7 |
| Barclays Bank of N. C. | Charlotte | 249,128 | 9 | 9 |
| Southern Bank | Mount Olive | 207,075 | 10 | 10 |
| The Fidelity Bank | Fuquay-Varina | 194,769 | 11 | 11 |
| First Bank | Troy | 190,174 | 12 | 12 |
| Republic Bank | Charlotte | 179,491 | 13 | 13 |
| First Charlotte Bank | Charlotte | 137,807 | 14 | 18 |
| Mid-South Bank | Sanford | 132,247 | 15 | 14 |
| Peoples Bank | Newton | 131,398 | 16 | 15 |
| Yadkin Valley Bank | Elkin | 126,927 | 17 | 17 |
| The East Carolina Bank | Engelhard | 119,134 | 18 | 16 |
| Lincoln Bank of N. C. | Lincolnton | 104,775 | 19 | 22 |
| Triad Bank | Greensboro | 103,885 | 20 | 19 |
| Farmers & Merchants Bank | Granite Quarry | 95,164 | 21 | 21 |
| Mechanics and Farmers Bank | Durham | 85,982 | 22 | 20 |
| First Commercial Bank | Asheville | 82,701 | 23 | 23 |
| Bank of Stanly | Albemarle | 73,722 | 24 | 24 |
| Carolina Mountain Bank | Highlands | 66,247 | 25 | 30 |
| The Heritage Bank | Lucama | 62,412 | 26 | 26 |
| Triangle Bank | Raleigh | 58,541 | 27 | Opened 1-4-88 |
| The Village Bank | Chapel Hill | 56,276 | 28 | 31 |
| Citizens Bank | Murphy | 54,839 | 29 | 25 |
| Bank of Union | Monroe | 53,854 | 30 | 35 |
| Piedmont State Bank | Greensboro | 53,652 | 31 | 32 |
| Bank of Four Oaks | Four Oaks | 53,598 | 32 | 28 |
| The Bank of Currituck | Moyock | 52,469 | 33 | 27 |
| Randolph Bank | Asheboro | 50,970 | 34 | 29 |
| American Bank | High Point | 50,311 | 35 | 33 |
| Bankers Trust of N. C. | Greensboro | 44,536 | 36 | 39 |
| Salem Trust Bank | Winston-Salem | 43,487 | 37 | 50 |
| The Bank of Iredell | Statesville | 42,694 | 38 | 45 |
| First Hanover Bank | Wilmington | 42,193 | 39 | 40 |
| Guaranty State Bank | Durham | 40,575 | 40 | 36 |
| Avery County Bank | Newland | 31,746 | 41 | 37 |
| Community Bank | Rutherfordton | 30,686 | 42 | 53 |
| FirstSouth Bank | Burlington | 29,057 | 43 | Opened 5-16-88 |
| Central State Bank | High Point | 28,898 | 44 | 41 |
| State Bank | Fayetteville | 27,408 | 45 | 42 |
| First Community Bank | Gastonia | 25,716 | 46 | 48 |
| The Community Bank | Pilot Mountain | 23,537 | 47 | 49 |
| Blue Ridge Bank | Sparta | 21,555 | 48 | 52 |
| First Carolina Bank | Sanford | 21,527 | 49 | 45 |
| Lumbee Bank | Pembroke | 18,724 | 50 | 44 |
| First Scotland Bank | Laurinburg | 18,623 | 51 | 43 |
| Topsail State Bank | Hampstead | 17,298 | 52 | 51 |
| Bank of Pine Level | Pine Level | 15,957 | 53 | 46 |
| Morris Plan Industrial Bank | Burlington | 15,273 | 54 | 47 |
| The Bank of Bladenboro | Bladenboro | 13,243 | 55 | 50 |
| Standard Bank | Dunn | 10,633 | 56 | Opened 9-6-88 |
|  | Total | $15,204,120 | 56 |  |

## STATE BANKS IN NORTH CAROLINA RANKED BY TOTAL DEPOSITS

December 31, 1988

| BANK NAME | CITY | TOTAL DEPOSITS (000) | RANK 1988 | RANK 1987 |
|---|---|---|---|---|
| Branch Banking & Trust | Wilson | 3,400,029 | 1 | 1 |
| First-Citizens Bank | Raleigh | 2,991,772 | 2 | 2 |
| United Carolina Bank | Whiteville | 1,837,798 | 3 | 3 |
| Peoples Bank and Trust | Rocky Mount | 970,516 | 4 | 4 |
| High Point Bank | High Point | 348,890 | 5 | 5 |
| Security Bank | Salisbury | 286,729 | 6 | 6 |
| Bank of Granite | Granite Falls | 234,446 | 7 | 8 |
| Lexington State Bank | Lexington | 222,271 | 8 | 7 |
| Southern Bank | Mount Olive | 187,868 | 9 | 10 |
| Barclays Bank of N. C. | Charlotte | 187,594 | 10 | 9 |
| The Fidelity Bank | Fuquay-Varina | 173,675 | 11 | 11 |
| First Bank | Troy | 168,868 | 12 | 12 |
| Republic Bank | Charlotte | 141,488 | 13 | 13 |
| First Charlotte Bank | Charlotte | 126,188 | 14 | 18 |
| Mid-South Bank | Sanford | 118,278 | 15 | 14 |
| Yadkin Valley Bank | Elkin | 115,602 | 16 | 17 |
| Peoples Bank | Newton | 112,884 | 17 | 16 |
| The East Carolina Bank | Engelhard | 109,529 | 18 | 15 |
| Triad Bank | Greensboro | 95,968 | 19 | 19 |
| Lincoln Bank of N. C. | Lincolnton | 93,906 | 20 | 22 |
| Farmers & Merchants Bank | Granite Quarry | 81,793 | 21 | 21 |
| Mechanics and Farmers Bank | Durham | 75,952 | 22 | 20 |
| First Commercial Bank | Asheville | 75,150 | 23 | 23 |
| Bank of Stanly | Albemarle | 67,210 | 24 | 24 |
| Carolina Mountain Bank | Highlands | 61,517 | 25 | 30 |
| The Heritage Bank | Lucama | 52,791 | 26 | 26 |
| The Village Bank | Chapel Hill | 50,320 | 27 | 31 |
| Piedmont State Bank | Greensboro | 48,655 | 28 | 32 |
| Bank of Four Oaks | Four Oaks | 48,619 | 29 | 27 |
| Bank of Union | Monroe | 47,633 | 30 | 34 |
| Citizens Bank | Murphy | 46,504 | 31 | 25 |
| Triangle Bank | Raleigh | 46,460 | 32 | Opened 1-4-88 |
| Randolph Bank | Asheboro | 46,381 | 33 | 29 |
| The Bank of Currituck | Moyock | 45,113 | 34 | 28 |
| American Bank | High Point | 42,301 | 35 | 33 |
| Salem Trust Bank | Winston-Salem | 38,258 | 36 | 38 |
| Bankers Trust of N. C. | Greensboro | 37,720 | 37 | 41 |
| First Hanover Bank | Wilmington | 37,586 | 38 | 37 |
| The Bank of Iredell | Statesville | 36,763 | 39 | 35 |
| Guaranty State Bank | Durham | 34,259 | 40 | 36 |
| Community Bank | Rutherfordton | 28,111 | 41 | 53 |
| Central State Bank | High Point | 26,074 | 42 | 40 |
| Avery County Bank | Newland | 24,251 | 43 | 39 |
| State Bank | Fayetteville | 22,457 | 44 | 44 |
| First Community Bank | Gastonia | 20,700 | 45 | 49 |
| The Community Bank | Pilot Mountain | 20,253 | 46 | 50 |
| First Carolina Bank | Sanford | 18,840 | 47 | 45 |
| Blue Ridge Bank | Sparta | 18,807 | 48 | 52 |
| FirstSouth Bank | Burlington | 18,710 | 49 | Opened 5-16-88 |
| First Scotland Bank | Laurinburg | 17,300 | 50 | 42 |
| Lumbee Bank | Pembroke | 16,613 | 51 | 43 |
| Bank of Pine Level | Pine Level | 14,576 | 52 | 46 |
| Topsail State Bank | Hampstead | 13,988 | 53 | 51 |
| Morris Plan Industrial Bank | Burlington | 13,041 | 54 | 47 |
| The Bank of Bladenboro | Bladenboro | 11,539 | 55 | 48 |
| Standard Bank | Dunn | 6,547 | 56 | Opened 9-6-88 |
|  | Total | $13,237,091 | 56 |  |

## EMPLOYEES AND ASSETS OF NORTH CAROLINA STATE BANKS

Ranked in order of number of employees as of December 31, 1988

| BANK NAME | CITY | NUMBER OF EMPLOYEES | TOTAL ASSETS (000) |
|---|---|---|---|
| First-Citizens Bank | Raleigh | 3,510 | 3,396,198 |
| Branch Banking & Trust | Wilson | 2,611 | 4,065,078 |
| United Carolina Bank | Whiteville | 1,696 | 2,034,002 |
| Peoples Bank and Trust | Rocky Mount | 733 | 1,085,875 |
| Security Bank | Salisbury | 273 | 327,228 |
| Lexington State Bank | Lexington | 202 | 255,591 |
| Southern Bank | Mount Olive | 183 | 207,075 |
| First Bank | Troy | 171 | 190,174 |
| Republic Bank | Charlotte | 154 | 179,491 |
| High Point Bank | High Point | 145 | 384,025 |
| Bank of Granite | Granite Falls | 130 | 265,209 |
| The East Carolina Bank | Engelhard | 117 | 119,134 |
| The Fidelity Bank | Fuquay-Varina | 116 | 194,769 |
| Barclays Bank of N. C. | Charlotte | 111 | 249,128 |
| Mid-South Bank | Sanford | 99 | 132,247 |
| Mechanics and Farmers Bank | Durham | 96 | 85,982 |
| Lincoln Bank of N. C. | Lincolnton | 94 | 104,775 |
| Triad Bank | Greensboro | 90 | 103,885 |
| Peoples Bank | Newton | 84 | 131,398 |
| First Commercial Bank | Asheville | 81 | 82,701 |
| First Charlotte Bank | Charlotte | 81 | 137,807 |
| Yadkin Valley Bank | Elkin | 73 | 126,927 |
| Farmers & Merchants Bank | Granite Quarry | 73 | 95,164 |
| Bank of Stanly | Albemarle | 65 | 73,722 |
| The Bank of Iredell | Statesville | 55 | 42,694 |
| Carolina Mountain Bank | Highlands | 51 | 66,247 |
| The Village Bank | Chapel Hill | 49 | 56,276 |
| The Heritage Bank | Lucama | 49 | 62,412 |
| Citizens Bank | Murphy | 46 | 54,839 |
| Randolph Bank | Asheboro | 42 | 50,970 |
| Bankers Trust of N. C. | Greensboro | 38 | 44,536 |
| Bank of Four Oaks | Four Oaks | 37 | 53,598 |
| Piedmont State Bank | Greensboro | 37 | 53,652 |
| Bank of Union | Monroe | 37 | 53,854 |
| Triangle Bank | Raleigh | 37 | 58,541 |
| Guaranty State Bank | Durham | 35 | 40,575 |
| Central State Bank | High Point | 35 | 28,898 |
| American Bank | High Point | 34 | 50,311 |
| Community Bank | Rutherfordton | 28 | 30,686 |
| The Bank of Currituck | Moyock | 27 | 52,469 |
| First Scotland Bank | Laurinburg | 26 | 18,623 |
| First Hanover Bank | Wilmington | 25 | 42,193 |
| State Bank | Fayetteville | 22 | 27,408 |
| The Community Bank | Pilot Mountain | 22 | 23,537 |
| Bank of Pine Level | Pine Level | 21 | 15,957 |
| FirstSouth Bank | Burlington | 20 | 29,057 |
| First Community Bank | Gastonia | 20 | 25,716 |
| The Bank of Bladenboro | Bladenboro | 18 | 13,243 |
| Avery County Bank | Newland | 18 | 31,746 |
| Blue Ridge Bank | Sparta | 18 | 21,555 |
| Lumbee Bank | Pembroke | 16 | 18,724 |
| Topsail State Bank | Hampstead | 15 | 17,298 |
| First Carolina Bank | Sanford | 13 | 21,527 |
| Salem Trust Bank | Winston-Salem | 11 | 43,487 |
| Standard Bank | Dunn | 10 | 10,633 |
| Morris Plan Industrial Bank | Burlington | 6 | 15,273 |
|  | Total | 11,906 | $15,204,120 |

# PRODUCTS

# AND

# SERVICES

North Carolina state-chartered banks historically have broad powers to engage in businesses traditionally not associated with commerical lending. For example, they are engaged in securities and insurance borkerage services, activities now denied to many national banks and banks chartered in many other states.

The following survey shows the revenue-producing services the 56 state-chartered banks offered at the close of 1988.

## SUMMARY

## 1988 SURVEY - REVENUE PRODUCING SERVICES
## NORTH CAROLINA STATE-CHARTERED BANKS

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TOTAL BANKS - 56 DIFFERENT SERVICES PROVIDED - 32

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|  | PROVIDED BY: |  |  |
|---|---|---|---|
| REVENUE PRODUCING SERVICES OFFERED | BANK | BANK SUBSIDIARY | BANK HOLDING COMPANY |
| Travelers' Checks | 55 | 0 | 0 |
| Savings Bonds | 51 | 0 | 0 |
| Money Orders | 41 | 0 | 0 |
| Credit Cards | 29 | 0 | 2 |
| Credit Life Insurance Brokerage | 30 | 0 | 0 |
| Mortgage Origination | 25 | 4 | 1 |
| Shared ATM Network | 26 | 0 | 0 |
| Securities Brokerage | 22 | 0 | 2 |
| Permanent Mortgage Lending | 23 | 0 | 1 |
| Mortgage Brokerage | 15 | 3 | 1 |
| Trust Services | 12 | 0 | 2 |
| Mortgage Servicing | 7 | 3 | 0 |

| | PROVIDED BY: | | |
|---|---|---|---|
| REVENUE PRODUCING SERVICES OFFERED | BANK | BANK SUBSIDIARY | BANK HOLDING COMPANY |
| Check Guarantee Services | 7 | 0 | 0 |
| General Insurance Brokerage | 5 | 2 | 0 |
| Remittance Banking | 7 | 0 | 0 |
| Business Personal Property Leasing | 5 | 2 | 0 |
| Title Insurance Brokerage | 2 | 5 | 0 |
| Consumer Leasing | 4 | 2 | 0 |
| EDP Servicing | 5 | 0 | 1 |
| Tax Planning And Preparation | 4 | 0 | 1 |
| General Insurance Underwriting | 2 | 2 | 0 |
| Investment Counseling | 3 | 0 | 0 |
| Real Estate Appraisal | 3 | 0 | 0 |
| Real Estate Equity Participation Or Development | 2 | 1 | 0 |
| Consumer Finance Act Licensee | 0 | 2 | 0 |
| Consumer Debt Counseling | 1 | 0 | 0 |
| Management Consulting | 1 | 0 | 0 |
| Personal Property Appraisal | 1 | 0 | 0 |
| Real Estate Brokerage | 0 | 1 | 0 |
| Real Property Leasing | 1 | 0 | 0 |
| Travel Agency | 1 | 0 | 0 |
| Title Insurance Underwriting | 0 | 1 | 0 |

NORTH CAROLINA
BANKING COMMISSION

1988 SURVEY
REVENUE PRODUCING SERVICES
NORTH CAROLINA
STATE-CHARTERED BANKS

| BANK | TRAVELERS' CHECKS | SAVINGS BONDS | MONEY ORDERS | CREDIT CARDS | CREDIT LIFE INSURANCE BROKERAGE | MORTGAGE ORIGINATION | SHARED ATM NETWORK | SECURITIES BROKERAGE | PERMANENT MORTGAGE LENDING | MORTGAGE BROKERAGE | TRUST SERVICES | MORTGAGE SERVICING | CHECK GUARANTEE SERVICES | GENERAL INSURANCE BROKERAGE | REMITTANCE BANKING | BUSINESS PERSONAL PROPERTY LEASING |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| American Bank & Trust Co. | B | | B | | | B | B | | | | | | | | | |
| Avery County Bank | B | | B | | | | | | | | | | | | | |
| Bank of Four Oaks | B | B | B | B | B | B | B | B | B | | | | | | | |
| Bank of Granite | B | B | B | B | B | B | B | B | | | | | | | | |
| Bank of Pine Level | B | B | B | | | | | | | | | | | | | |
| Bank of Stanly | B | B | B | B | B | | | B | | | | | | | | |
| Bank of Union | B | B | B | | B | | | | | B | | | | | | |
| Bankers Trust of North Carolina | B | B | | B | | S | B | | | S | | S | | B | | |
| Barclays Bank of North Carolina | B | B | B | B | | B | B | | B | | | | | | B | |
| Blue Ridge Bank | B | B | B | B | B | | | B | | | | | | | | |
| Branch Banking and Trust | B | B | B | B | B | B | B | B | B | | B | B | B | B | B | |
| Carolina Mountain Bank | B | B | B | B | B | B/H | | B | B/H | H | | | | | B | |
| Central State Bank | B | | B | | B | B | | | B | B | | | | | | |
| Citizens Bank | B | B | B | | | | | | B | | | | | | | |
| Community Bank & Trust Co. | B | B | B | | B | | | | | | | | | | B | |
| Farmers and Merchants Bank | B | B | B | B | B | B | B | B | B | B | | B | | | | |
| First Bank | B | B | B | B | B | B | B | B | | | B | B | B | | | |
| First Carolina Bank & Trust Co. | B | B | B | | B | | | B | | B | | | | | | |
| First Charlotte Bank & Trust Co. | B | B | | | B | B/S | B | B | B | S | | | B | | | S |
| First-Citizens Bank & Trust Co. | B | B | B | B | | B/S | B | B | B | | B | S | B | S | B | B |
| First Commercial Bank | B | | | | B | B | B | | | B | | | | | | B |
| First Community Bank | B | B | | B | B | | B | B | | | | | | | | |
| First Hanover Bank | B | B | B | B | B | | | | | | | | | | | |
| First Scotland Bank | B | B | B | | | | | | | | | | | | | |
| FirstSouth Bank | B | B | B | | | B | | | | B | | | | | | |
| Guaranty State Bank | B | B | B | | B | B | B | B | B | B | | | | | | |
| High Point Bank & Trust Co. | B | B | B | | B | B | | | | | B | | | B | | |
| Lexington State Bank | B | B | B | | | B | B | B | B | | B | B | | | | |
| Lincoln Bank of North Carolina | B | B | B | B | B | B | | B | B | B | | | | S | | |

B = Bank
S = Bank Subsidiary
H = Bank Holding Company

1988 SURVEY
REVENUE PRODUCING SERVICES

| BANK | TRAVELERS' CHECKS | SAVINGS BONDS | MONEY ORDERS | CREDIT CARDS | CREDIT LIFE INSURANCE BROKERAGE | MORTGAGE ORIGINATION | SHARED ATM NETWORK | SECURITIES BROKERAGE | PERMANENT MORTGAGE LENDING | MORTGAGE BROKERAGE | TRUST SERVICES | MORTGAGE SERVICING | CHECK GUARANTEE SERVICES | GENERAL INSURANCE BROKERAGE | REMITTANCE BANKING | BUSINESS PERSONAL PROPERTY LEASING |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Lumbee Bank** | B | B | B |  |  |  |  |  | B |  |  |  |  |  |  |  |
| **Mechanics and Farmers Bank** | B | B | B |  |  | B |  |  | B |  | B | B |  |  |  |  |
| **Mid-South Bank & Trust Co.** | B | B | B | H | B | B | B | B |  |  | H |  |  |  |  |  |
| **Peoples Bank** | B | B | B |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Peoples Bank and Trust Co.** | B | B |  | B |  | B | B | B | B | B | B | B |  |  |  |  |
| **Piedmont State Bank** | B | B |  | B | B |  | B |  |  |  |  |  |  |  |  |  |
| **Randolph Bank & Trust Co.** | B | B | B | B | B | B | B | B |  | B | B |  |  | B |  |  |
| **Republic Bank & Trust Co.** | B | B |  | H | B |  | B |  |  |  | H |  | B |  |  | B |
| **Salem Trust Bank** | B | B |  |  |  |  |  | B |  | B |  |  |  |  |  |  |
| **Security Bank & Trust Co.** | B | B |  | B | B |  | B |  | B |  | B |  |  |  |  |  |
| **Southern Bank & Trust Co.** | B | B | B | B |  |  | B |  | B |  |  |  |  |  |  |  |
| **Standard Bank & Trust Co.** | B | B | B |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **State Bank** | B | B | B | B | B |  |  |  |  |  | B |  | B |  |  |  |
| **The Bank of Bladenboro** | B | B |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **The Bank of Currituck** | B | B | B |  |  |  |  |  | B |  |  |  |  |  |  |  |
| **The Bank of Iredell** | B | B | B |  | H |  |  | B |  | B |  |  |  |  |  |  |
| **The Community Bank** | B | B | B |  | B | B |  |  |  | B |  |  |  |  |  |  |
| **The East Carolina Bank** | B | B |  | B |  | B | B | B | B |  |  |  | B |  |  |  |
| **The Fidelity Bank** | B | B | B | B |  |  | B |  |  |  |  |  |  |  |  |  |
| **The Heritage Bank** | B | B |  | B |  |  | B |  | B |  |  |  |  |  |  | B |
| **The Morris Plan Industrial Bank** |  | B | B |  | B |  |  |  |  |  |  |  |  |  | B |  |
| **The Village Bank** | B | B | B | B | B | S |  | B | B | S | B | S |  |  |  |  |
| **Topsail State Bank** | B |  |  | B |  |  |  |  |  |  |  |  |  |  |  |  |
| **Triad Bank** | B | B |  | B |  |  | B |  | B |  |  |  |  |  |  |  |
| **Triangle Bank & Trust Co.** | B | B |  | B | B | B |  |  |  | B |  |  |  |  |  | S |
| **United Carolina Bank** | B | B | B | B |  | B | B | H | B | B | B | B |  | B | B | B |
| **Yadkin Valley Bank & Trust Co.** | B | B | B | B |  |  |  | H |  |  |  |  |  |  |  |  |
| Totals 56 Banks | 55 | 51 | 41 | 31 | 30 | 27 | 26 | 24 | 23 | 19 | 14 | 10 | 7 | 7 | 7 | 7 |

B = Bank
S = Bank Subsidiary
H = Bank Holding Company

NORTH CAROLINA
BANKING COMMISSION

1988 SURVEY
REVENUE PRODUCING SERVICES
NORTH CAROLINA
STATE-CHARTERED BANKS

| BANK | TITLE INSURANCE BROKERAGE | CONSUMER LEASING | EDP SERVICING | TAX PLANNING AND PREPARATION | GENERAL INSURANCE UNDERWRITING | INVESTMENT COUNSELING | REAL ESTATE APPRAISAL | REAL ESTATE EQUITY PARTICIPATION | CONSUMER FINANCE ACT LICENSEES | CONSUMER DEBT COUNSELING | MANAGEMENT CONSULTING | PERSONAL PROPERTY APPRAISAL | REAL ESTATE BROKERAGE | REAL PROPERTY LEASING | TRAVEL AGENCY | TITLE INSURANCE UNDERWRITING |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| American Bank & Trust Co. | | | | | | | | | | | | | | | | |
| Avery County Bank | | | | | | | | | | | | | | | | |
| Bank of Four Oaks | | | | | | | | | | | | | | | | |
| Bank of Granite | | | | | | | | | | | | | | | | |
| Bank of Pine Level | | | | | | | | | | | | | | | | |
| Bank of Stanly | S | | | | | | | | | | | | | | | |
| Bank of Union | S | | | | | | | | | | | | | | | |
| Bankers Trust of North Carolina | | | | | | | | | | | | | | | | |
| Barclays Bank of North Carolina | | | | | | | | | | | | | | | | |
| Blue Ridge Bank | | | | | | | | | | | | | | | | |
| Branch Banking and Trust | | | | B | B | B | | | | | B | | | | B | |
| Carolina Mountain Bank | | | | | | | B | | | | | | | | | |
| Central State Bank | | | | | | | | | | | | | | | | |
| Citizens Bank | | | | | | | | | | | | | | | | |
| Community Bank & Trust Co. | | | | | | | | | | | | B | | B | | |
| Farmers and Merchants Bank | | | | | | | | | | | | | | | | |
| First Bank | | | H | | | | | | | | | | | | | |
| First Carolina Bank & Trust Co. | | | | | | | | | | | | | | | | |
| First Charlotte Bank & Trust Co. | | S | | | | | | | | | | | | | | |
| First-Citizens Bank & Trust Co. | | B | B | | S | | | | | | | | | | | S |
| First Commercial Bank | B | B | | | | | | | | | | | | | | |
| First Community Bank | | | | | | | | | | | | | | | | |
| First Hanover Bank | | | | | | | | | | | | | | | | |
| First Scotland Bank | | | | | | | | | | | | | | | | |
| FirstSouth Bank | | | | | | | | | | | | | | | | |
| Guaranty State Bank | | B | | | | | | | | | | | | | | |
| High Point Bank & Trust Co. | | | | | | | | | | | | | | | | |
| Lexington State Bank | | | | | | | | | S | | | | | | | |
| Lincoln Bank of North Carolina | | | | | S | | | | | | | | | | | |

B = Bank
S = Bank Subsidiary
H = Bank Holding Company

1988 SURVEY
REVENUE PRODUCING SERVICES

| BANK | TITLE INSURANCE BROKERAGE | CONSUMER LEASING | EDP SERVICING | TAX PLANNING AND PREPARATION | GENERAL INSURANCE UNDERWRITING | INVESTMENT COUNSELING | REAL ESTATE APPRAISAL | REAL ESTATE EQUITY PARTICIPATION | CONSUMER FINANCE ACT LICENSEES | CONSUMER DEBT COUNSELING | MANAGEMENT CONSULTING | PERSONAL PROPERTY APPRAISAL | REAL ESTATE BROKERAGE | REAL PROPERTY LEASING | TRAVEL AGENCY | TITLE INSURANCE UNDERWRITING |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Lumbee Bank | | | | | | | | | | | | | | | | |
| Mechanics and Farmers Bank | | | | | | | | | | | | | | | | |
| Mid-South Bank & Trust Co. | S | | B | H | | | | | | | | | | | | |
| Peoples Bank | | | B | | | | | | | | | | | | | |
| Peoples Bank and Trust Co. | B | | | B | | B | | S | | | | | | | | |
| Piedmont State Bank | | | B | | | | | | | | | | | | | |
| Randolph Bank & Trust Co. | | | | | | | | | | | | | | | | |
| Republic Bank & Trust Co. | | | | | | | | | | | | | | | | |
| Salem Trust Bank | | | | | | | | | | | | | | | | |
| Security Bank & Trust Co. | | | | | B | | | B | S | | | | | | | |
| Southern Bank & Trust Co. | | | | | | | | | | | | | | | | |
| Standard Bank & Trust Co. | | | | | | | | | | | | | | | | |
| State Bank | | | | | | | | | | | | | | | | |
| The Bank of Bladenboro | | | | | | | | | | | | | | | | |
| The Bank of Currituck | | | | | | | | | | | | | | | | |
| The Bank of Iredell | S | | | | | | | | | | | | | | | |
| The Community Bank | | | | | | | B | | | | | | | | | |
| The East Carolina Bank | | | | | | | | | | | | | | | | |
| The Fidelity Bank | | | | | | | | | | | | | | | | |
| The Heritage Bank | | B | | | | | | | | | | | | | | |
| The Morris Plan Industrial Bank | | | | | | | | B | | | | | | | | |
| The Village Bank | S | | | B | | B | | | | | | | S | | | |
| Topsail State Bank | | | | | | | | | | | | | | | | |
| Triad Bank | | | | | | | | | | | | | | | | |
| Triangle Bank & Trust Co. | | S | | | | | | | | | | | | | | |
| United Carolina Bank | | | B | B | | | B | | | B | | | | | | |
| Yadkin Valley Bank & Trust Co. | | | | | | | | | | | | | | | | |
| Totals 56 Banks | 7 | 6 | 6 | 5 | 4 | 3 | 3 | 3 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |

B = Bank
S = Bank Subsidiary
H = Bank Holding Company

# DIRECTORY OF BANKS

# IN

# NORTH CAROLINA

# NATIONAL BANKS IN NORTH CAROLINA

July 15, 1989

(In alphabetical order by location of Home Office)

| NAME OF BANK | HOME OFFICE ADDRESS |
|---|---|
| The First National Bank of Randolph County | Mr. James M. Culberson, Jr.<br>Chairman and President<br>Post Office 1328<br>Asheboro 27203<br>919/629-2161 |
| First Union National Bank | Mr. John R. Georgius<br>President & Chief Executive Officer<br>First Union Plaza<br>Charlotte 28288<br>704/374-6161 |
| Rock Hill National Bank of N.C. | Mr. Kevin T. Kennelly<br>President<br>7421 Carmel Executive Park<br>Charlotte 28226<br>704/542-1984 |
| NCNB National Bank of North Carolina | Mr. Hugh L. McColl, Jr.<br>Chairman & Chief Executive Officer<br>One NCNB Plaza<br>Charlotte 28255<br>704/374-5000 |
| First Charter National Bank | Mr. Lawrence M. Kimbrough<br>President & Chief Executive Officer<br>Post Office Box 228<br>Concord 28026-0228<br>704/786-3300 |
| Central Carolina Bank and Trust Company, N.A. | Mr. W. L. Burns, Jr.<br>President<br>Post Office Box 931<br>Durham 27702<br>919/683-7777 |
| United National Bank | Mr. Leonard N. Hedgepeth<br>President<br>Post Office Bank 1450<br>Fayetteville 28302<br>919/483-1131 |
| Greensboro National Bank | Mr. Robert S. Chiles, Sr.<br>President<br>Post Office Box 22046<br>Greensboro 27420<br>919/373-8500 |

| NAME OF BANK | HOME OFFICE ADDRESS |
|---|---|
| Southern National Bank of North Carolina | Mr. L. Glenn Orr<br>Chairman<br>Post Office Box 1489<br>Lumberton 28358<br>919/671-2000 |
| Enterprise Bank, National Association | Mr. Kenneth E. Flynt<br>Chief Executive Officer<br>Post Office Box 19178<br>Raleigh 27609<br>919/782-3074 |
| First National Bank of Reidsville | Mr. W. B. Apple, Jr.<br>President<br>Post Office Box 2037<br>Reidsville 27320<br>919/342-3346 |
| The Planters National Bank & Trust Company | Mr. J. Richard Futrell<br>President<br>Post Office Drawer 1220<br>Rocky Mount 27801<br>919/977-8211 |
| The First National Bank | Mr. Edgar B. Hamilton<br>President<br>Post Office Box 168<br>Shelby 28150<br>704/484-6200 |
| Columbus National Bank | Mr. George W. Holt<br>President<br>100 East Main Street<br>Whiteville 28472<br>919/642-6163 |
| Citizens National Bank | Mr. Michael S. Patterson<br>President<br>2250 Silas Creek Parkway<br>Winston-Salem 27103<br>919/723-9441 |
| Wachovia Bank and Trust Company, N.A. | Mr. John F. McNair, III<br>President<br>Post Office Box 3099<br>Winston-Salem 27102<br>919/770-5000 |

## NORTH CAROLINA STATE-CHARTERED BANKS
JULY 15, 1989
(In alphabetical order by location of Home Office)

| NAME OF BANK | HOME OFFICE ADDRESS |
|---|---|
| Bank of Stanly | Mr. Roger L. Dick<br>Chief Executive Officer<br>167 North Second Street<br>Albemarle 28001<br>704/983-6181 |
| Randolph Bank & Trust Company | Mr. Reid Pollard<br>President<br>Post Office Box 1888<br>Asheboro 27203<br>919/625-1000 |
| First Commercial Bank | Mr. John H. Morrison<br>President<br>Post Office Box 3079<br>Asheville 28802<br>704/252-3600 |
| The Bank of Bladenboro | Mr. C. I. Bridger<br>President<br>Post Office Box 369<br>Bladenboro 28320<br>919/863-3271 |
| FirstSouth Bank | Mr. Wade Williamson<br>President<br>509 South Lexington Avenue<br>Burlington 27216<br>919/222-8066 |
| The Morris Plan Industrial Bank | Mr. Robert E. Oakes<br>Vice President and Cashier<br>Post Office Box 2044<br>Burlington 27215<br>919/229-5338 |
| The Village Bank | Mr. Charles T. Roupas<br>President<br>Post Office Box 2564<br>Chapel Hill 27514<br>919/929-0252 |
| Bank of Mecklenburg | Mr. John H. Ketner, Jr.<br>President<br>2000 Randolph Road<br>Charlotte 28207<br>704/375-2265 |

| NAME OF BANK | HOME OFFICE ADDRESS |
|---|---|
| Barclays Bank of North Carolina | Mr. Ned McConnell<br>President<br>201 South Tryon Street<br>Charlotte 28201<br>704/339-5112 |
| First Charlotte Bank and Trust Company | Mr. Worth Williamson<br>President<br>Post Office Box 6261<br>Charlotte 28207<br>704/372-7847 |
| Republic Bank and Trust Company | Mr. James T. Bolt, Jr.<br>President<br>Post Office Box 35607<br>Charlotte 28235<br>704/377-2676 |
| Standard Bank & Trust Company | Mr. Charles W. Carpenter<br>President<br>P.O. Box 1807<br>600 N. Ellis Avenue<br>Dunn 28334<br>919/892-2286 |
| Guaranty State Bank | Mr. Charles J. Stewart<br>President<br>Post Office Box 1731<br>Durham 27702<br>919/688-9361 |
| Mechanics and Farmers Bank | Ms. Julia W. Taylor<br>President<br>Post Office Box 1932<br>Durham 27702<br>919/683-1521 |
| Yadkin Valley Bank and Trust Company | Mr. Wayne V. Moore<br>President<br>Post Office Box 1006<br>Elkin 28621<br>919/835-2626 |
| The East Carolina Bank | Mr. E. R. Clarke, Jr.<br>President<br>Post Office Box 337<br>Engelhard 27824<br>919/925-9411 |

| NAME OF BANK | HOME OFFICE ADDRESS |
|---|---|
| State Bank | Mr. C. Fred Clark, Jr.<br>President<br>Post Office Box 2589<br>Fayetteville 28302-2589<br>919/864-7811 |
| Bank of Four Oaks | Mr. Ayden R. Lee, Jr.<br>Chief Executive Officer<br>Post Office Box 309<br>Four Oaks 27524<br>919/963-2177 |
| The Fidelity Bank | Mr. Billy T. Woodard<br>President<br>Post Office Box 8<br>Fuquay-Varina 27526<br>919/552-2242 |
| First Community Bank | Mr. Donald R. Lineberger<br>President and Chief Executive Officer<br>Post Office Box 2358<br>Gastonia 28053<br>704/868-4251 |
| Bank of Granite | Mr. John A. Forlines, Jr.<br>Chairman & Chief Executive Officer<br>Post Office Box 128<br>Granite Falls 28630<br>704/396-3141 |
| Farmers & Merchants Bank | Mr. Paul E. Fisher<br>Chairman and Chief Executive Officer<br>Post Office Box 307<br>Granite Quarry 28072<br>704/279-7000 |
| Bankers Trust of North Carolina | Mr. Ted Matney<br>Chairman of the Board and<br>Chief Executive Officer<br>Post Office Drawer 21527<br>Greensboro 27420<br>919/274-3300 |
| Piedmont State Bank | Mr. Thomas L. Reaves<br>President<br>4817 West Market Street<br>Greensboro 27409<br>919/294-2000 |

| NAME OF BANK | HOME OFFICE ADDRESS |
|---|---|
| Triad Bank | Mr. Ralph H. Bowden<br>President<br>Post Office Box 22006<br>Greensboro 27420<br>919/852-8810 |
| Topsail State Bank | Mr. David E. Buffaloe<br>Chief Executive Officer<br>Highway 17<br>Hampstead 28443<br>919/270-4108 |
| Carolina Mountain Bank | Mr. Joseph S. Bell<br>Chief Executive Officer<br>Post Office Box 829<br>Highlands 28741<br>704/526-3784 |
| American Bank & Trust Company | Mr. F. Marcus Fariss<br>President<br>Post Office Box 6517<br>High Point 27262<br>919/884-1717 |
| Central State Bank | Mr. Patrick A. Meisky<br>President<br>Post Office Box 2836<br>High Point 27261<br>919/882-2574 |
| High Point Bank and Trust Company | Mr. Robert McInnis<br>Chief Executive Officer<br>Post Office Box 2276<br>High Point 27261<br>919/889-3300 |
| First Scotland Bank | Mr. Benjamin A. Wilson, Jr.<br>President & Chief Executive Officer<br>Post Office Box 667<br>Laurinburg 28352<br>919/276-4628 |
| Lexington State Bank | Mr. Robert F. Lowe<br>President and Chief Executive Officer<br>Post Office Box 867<br>Lexington 27293-0867<br>704/246-6500 |

| NAME OF BANK | HOME OFFICE ADDRESS |
|---|---|
| Lincoln Bank of North Carolina | Mr. John J. Godbold, Jr.<br>President<br>Post Office Box 657<br>Lincolnton 28092<br>704/732-2222 |
| The Heritage Bank | Mr. Tom Lucas<br>President<br>Post Office Box 100<br>Lucama 27851<br>919/291-1383 |
| Bank of Union | Mr. Clark Goodwin<br>President<br>Post Office Box 1459<br>Monroe 28110-1459<br>704/289-9555 |
| Southern Bank and Trust Company | Mr. R. S. Williams<br>Chairman of the Board<br>and President<br>101 North Center Street<br>Mount Olive 28365<br>919/658-9411 |
| The Bank of Currituck | Mr. Sam T. Moore, Jr.<br>President<br>Post Office Box 6<br>Moyock 27958<br>919/435-6331 |
| Citizens Bank | Mr. J. Russell Lee<br>President<br>300 Peachtree Street<br>Murphy 28906<br>704/837-9291 |
| Avery County Bank | Miss Martha Guy<br>President<br>Post Office Box 246<br>Newland 28657<br>704/733-4331 |
| Peoples Bank | Mr. David A. Hunsucker<br>President<br>Post Office Box 467<br>Newton 28658<br>704/464-5620 |

| NAME OF BANK | HOME OFFICE ADDRESS |
|---|---|
| Lumbee Bank | Mr. Larry Chavis<br>Chief Executive Officer<br>Post Office Box 908<br>Pembroke 28372<br>919/521-9707 |
| The Community Bank | Mr. Hague C. Bowman<br>President & Chief Executive Officer<br>Post Office Box 1368<br>Pilot Mountain 27041<br>919/368-5334 |
| Bank of Pine Level | Mr. R. R. Jones<br>President<br>Post Office Box 249<br>Pine Level 27568<br>919/965-5721 |
| First-Citizens Bank & Trust Company | Mr. James B. Hyler, Jr.<br>President<br>Post Office Box 151<br>Raleigh 27602<br>919/755-7000 |
| Triangle Bank & Trust Company | Mr. Ted B. Lanier<br>Chairman & Chief Executive Officer<br>Post Office Box 31828<br>Raleigh 27622<br>919/881-0455 |
| Peoples Bank and Trust Company | Mr. Robert R. Mauldin<br>Chief Executive Officer<br>Post Office Drawer 872<br>Rocky Mount 27801<br>919/977-4811 |
| Community Bank & Trust Company | Mr. Kenneth R. Hughes<br>Chairman & Chief Financial Officer<br>215 South Main Street<br>Rutherfordton 28139<br>704/287-2244 |
| Security Bank and Trust Company | Mr. J. G. Rutledge, III<br>President<br>Post Office Box 2189<br>Salisbury 28144<br>704/633-7800 |
| First Carolina Bank & Trust Company | Mr. William H. Wilson<br>President<br>1001 Horner Boulevard<br>Sanford 27330<br>919/776-7621 |

| NAME OF BANK | HOME OFFICE ADDRESS |
|---|---|
| Mid-South Bank & Trust Company | Mr. Joseph L. Wallace, Jr.<br>President<br>Post Office Box 1450<br>Sanford 27330<br>919/774-8600 |
| Blue Ridge Bank | Mr. Guy L. Scott, Jr.<br>President<br>Post Office Box 399<br>Sparta 28675<br>919/372-2265 |
| The Bank of Iredell | Mr. Elbert H. Richardson<br>President & Chief Executive Officer<br>Post Office Box 1164<br>Statesville 28677<br>704/873-5245 |
| First Bank | Mr. John C. Wallace<br>President<br>Post Office Box 508<br>Troy 27371<br>919/576-6171 |
| United Carolina Bank | Mr. E. Rhone Sasser<br>President<br>Post Office Box 632<br>Whiteville 28472<br>919/642-5131 |
| First Hanover Bank | Mr. Dale S. Caines<br>President<br>Post Office Box 4006<br>Wilmington 28406<br>919/799-7009 |
| Branch Banking and Trust Company | Mr. John A. Allison, IV<br>Chairman and Chief Executive Officer<br>Post Office Box 1847<br>Wilson 27893<br>919/399-4111 |
| Salem Trust Bank | Mr. Gordon H. T. Sheeran<br>President<br>Post Office Box 2857<br>Winston-Salem 27102<br>919/777-1400 |

## PROPOSED NEW BANKS

| NAME OF BANK | DATE OF FILING/APPROVAL |
|---|---|
| Unity Bank & Trust Company (Proposed)<br>Mr. H. Leigh Ballance, Jr.<br>Chief Executive Officer<br>Post Office Box 8468<br>Rocky Mount 27804 | Approved 9/21/88 |
| Colonial Bank (Proposed)<br>Mr. John Berrong<br>Chief Executive Officer<br>325 West Main Street<br>Sylva 28779 | Approved 1/18/89 |
| Old North State Bank (Proposed)<br>Mr. Robert Marziano<br>President<br>647 South Main Street<br>King 27021 | Approved 1/18/89 |
| Granville United Bank (Proposed)<br>Mr. James I. Carey<br>President and CEO<br>109 Hillsboro Street<br>Oxford 27565 | Approved 1/18/89 |
| New East Bank of Goldsboro (Proposed)<br>Mr. Marvin Vick<br>President<br>106 North Spence Avenue<br>Goldsboro 27530 | Approved 1/18/89 |
| New East Bank of Elizabeth City (Proposed)<br>Mr. Guy P. Williams, Jr.<br>President and Chief Executive Officer<br>110 South Water Street<br>Elizabeth City 27909 | Approved 3/22/89 |
| New East Bank of Fayetteville (Proposed)<br>Mr. John Carl McCollum<br>President and Chief Executive Officer<br>2415 Robeson Street<br>Fayetteville 28305 | Approved 5/12/89 |
| New East Bank of Greenville (Proposed)<br>Mr. Jerry W. Powell<br>President and Chief Executive Officer<br>200 East Arlington Boulevard<br>Greenville 27836 | Approved 5/12/89 |

# BRANCHES OF STATE-CHARTERED BANKS
## DECEMBER 31, 1988

(Listed alphabetically by location with Home Office in bold-faced type)

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Aberdeen | Branch Banking and Trust Company | 07/02/84 |
| | Mid-Town Branch | 07/02/84 |
| | United Carolina Bank, Sandhills Branch | 05/04/87 |
| Ahoskie | First-Citizens Bank & Trust Company | 06/13/88 |
| | Southern Bank and Trust Company | 12/29/86 |
| Albemarle | **Bank of Stanly** | 01/26/84 |
| | East Albemarle Branch | 09/26/88 |
| | Village Office | 06/26/84 |
| | First Bank | 05/05/86 |
| | Eastgate Office | 10/28/85 |
| | Highway 52 Branch | 10/28/85 |
| | First-Citizens Bank & Trust Company | 10/24/73 |
| | Highway 52 North Branch | 11/11/85 |
| | West Albemarle Branch | 11/11/85 |
| | Security Bank and Trust Company | 03/18/83 |
| | Downtown office | 07/29/87 |
| Anderson Creek Township | Mid-South Bank and Trust Company | 12/12/83 |
| Andrews | Citizens Bank | 08/24/87 |
| Angier | Branch Banking and Trust Company | 07/02/84 |
| | First-Citizens Bank & Trust Company | 10/01/36 |
| Ansonville | United Carolina Bank | 05/01/81 |
| Apex | Branch Banking and Trust Company | 07/02/84 |
| Arapahoe | First-Citizens Bank & Trust Company | 05/29/84 |
| Arcadia | Lexington State Bank | 03/01/78 |
| Archdale | American Bank and Trust Company | 05/18/87 |
| Arden | First Commercial Bank | 12/31/84 |
| Asheboro | Bankers Trust of North Carolina | 03/16/87 |
| | First Bank | 09/26/88 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Asheboro (cont.) | **Randolph Bank and Trust Company** | 11/03/78 |
| | Dixie Drive Branch | 12/02/85 |
| | N. Asheboro Branch | 03/19/81 |
| Asheville | Branch Banking and Trust Company (MO) | 12/01/88 |
| | North Asheville Branch | 03/10/86 |
| | First-Citizens Bank & Trust Company | 03/19/63 |
| | Biltmore Forest Branch | 03/18/71 |
| | Enka-Candler Branch | 03/09/87 |
| | Fairview Road Branch | 07/31/84 |
| | Leicester Branch | 04/16/84 |
| | Merrimon Avenue Branch | 01/25/75 |
| | Skyland Branch | 05/17/88 |
| | W. Asheville Branch | 08/30/67 |
| | **First Commercial Bank** | 04/13/83 |
| | Fairview Office | 01/07/88 |
| | Leicester Office (TW) | 04/25/83 |
| | N. Asheville Office (TW) | 03/26/84 |
| | South Forest Office (TW) | 08/01/83 |
| Askewville | Southern Bank and Trust Company | 03/17/88 |
| Atkinson | First-Citizens Bank & Trust Company | 01/02/64 |
| Atlantic | First-Citizens Bank & Trust Company | 07/09/59 |
| Beach | Peoples Bank and Trust Co., Atlantic Beach (TW) | 09/28/84 |
| Aurora | Southern Bank and Trust Company | 10/12/81 |
| Autryville | First-Citizens Bank & Trust Company | 08/02/82 |
| Ayden | Southern Bank and Trust Company | 07/01/67 |
| | West Side Branch | 10/15/81 |
| Bailey | The Heritage Bank | 04/01/39 |
| | Peoples Bank and Trust Company | 03/01/74 |
| Bakersville | First Commercial Bank | 12/04/85 |
| Bath | Southern Bank and Trust Company | 02/08/74 |
| Battleboro | Peoples Bank and Trust Company | 09/20/48 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Bayboro | First-Citizens Bank & Trust Company | 05/02/72 |
| Bear Grass | Southern Bank and Trust Company | 07/30/81 |
| Beaufort | Branch Banking and Trust Company | 06/15/67 |
|  | First-Citizens Bank & Trust Company | 02/21/34 |
|  | East Beaufort Branch | 10/02/72 |
| Belhaven | Southern Bank and Trust Company | 09/03/71 |
| Belmont | Security Bank and Trust Company | 12/04/68 |
|  | North Belmont Office | 12/20/72 |
| Bennett | First Bank | 11/08/82 |
| Benson | Branch Banking and Trust Company | 07/02/84 |
|  | First-Citizens Bank & Trust Company | 01/27/30 |
|  | Drive-In Branch | 06/15/70 |
|  | McGee's Crossroads Branch (TW) | 03/02/76 |
|  | Meadow Branch (TW) | 12/28/67 |
| Bessemer City | First-Citizens Bank & Trust Company | 06/27/72 |
| Bethel | Southern Bank and Trust Company | 08/18/86 |
| Bethlehem | First-Citizens Bank & Trust Company | 10/28/85 |
| Beulaville | First-Citizens Bank & Trust Company | 11/19/74 |
|  | United Carolina Bank | 05/01/81 |
| Biscoe | The Fidelity Bank | 06/01/70 |
|  | N. Biscoe Branch | 09/20/77 |
|  | Eastside Branch | 10/24/72 |
| Black Creek | Branch Banking and Trust Company | 06/20/62 |
| Bladenboro | The Bank of Bladenboro | 10/01/08 |
|  | West Side Drive-Up Branch (TW) | 10/02/72 |
| Blowing Rock | First-Citizens Bank & Trust Company | 03/18/86 |
| Boger City | Lincoln Bank of North Carolina | 09/04/85 |
| Boiling Springs | Branch Banking and Trust Company | 10/05/81 |
| Bolivia | United Carolina Bank | 05/01/81 |
| Boone | First-Citizens Bank & Trust Company | 11/11/85 |
| Boonville | First-Citizens Bank & Trust Company | 12/15/81 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Brevard | First-Citizens Bank & Trust Company | 10/16/64 |
| Bridgeton | First-Citizens Bank & Trust Company | 11/26/74 |
| Broadway | Branch Banking and Trust Company | 07/02/84 |
| | Mid-South Bank and Trust Company | 08/05/81 |
| Bryson City | First-Citizens Bank & Trust Company | 11/07/72 |
| Buies Creek | First-Citizens Bank & Trust Company | 09/06/62 |
| | Mid-South Bank & Trust Company | 10/24/85 |
| Bunn | First-Citizens Bank & Trust Company | 08/20/62 |
| Burgaw | First-Citizens Bank & Trust Company | 11/26/34 |
| | Highway 117 Branch | 12/18/79 |
| Burlington | Branch Banking and Trust Co., Holly Hill Branch | 07/02/84 |
| | Burlington (MO) | 08/25/87 |
| | **FirstSouth Bank** | 05/16/88 |
| | Edgewood Village Office | 09/26/88 |
| | **The Morris Plan Industrial Bank** | 10/10/22 |
| Burnsville | First-Citizens Bank & Trust Company | 01/23/73 |
| | First Commercial Bank | 08/15/88 |
| Calabash | United Carolina Bank | 05/01/81 |
| Calypso | Southern Bank and Trust Company | 03/01/67 |
| Camden | The Bank of Currituck | 10/06/77 |
| Camp Lejeune | First-Citizens Bank & Trust Company | 11/16/42 |
| | Camp Geiger Branch (TW) | 04/12/55 |
| | The Naval Regional Medical Center Branch | 05/24/71 |
| | Marine Exchange Branch (TW) | 01/18/71 |
| | Tarawa Terrace Branch | 02/25/60 |
| Candor | The Fidelity Bank | 02/23/81 |
| | First Bank | 07/10/87 |
| Canton | First-Citizens Bank & Trust Company | 01/15/64 |
| | Canton Plaza Branch | 10/28/85 |
| Cape Carteret | First-Citizens Bank & Trust Company | 08/13/79 |
| Carolina Beach | First-Citizens Bank & Trust Company | 07/11/83 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Carrboro | The Village Bank | 09/25/87 |
| Carthage | Branch Banking and Trust Company | 07/02/84 |
| | Monroe Street Branch | 07/02/84 |
| | The Fidelity Bank | 04/12/73 |
| Cary | Barclays Bank of North Carolina | 07/21/86 |
| | Branch Banking and Trust Company | 08/08/62 |
| | Mayfair Plaza Drive-In Branch | 09/18/79 |
| | Northwoods Office | 07/02/84 |
| | Regency Park Branch Office | 06/19/85 |
| | The Fidelity Bank | 03/01/52 |
| | Mayfair Plaza Branch | 01/12/70 |
| | First-Citizens Bank & Trust Company | |
| | Kildaire Farms Road Branch | 04/25/88 |
| | Village Center Branch | 12/17/74 |
| | Triangle Bank & Trust Company | 01/04/88 |
| | United Carolina Bank | 06/12/85 |
| Cashiers | Carolina Mountain Bank | 05/21/81 |
| | Cashiers Supermarket Branch | 06/29/87 |
| Castle Hayne | United Carolina Bank | 09/27/88 |
| Catawba | Peoples Bank | 10/06/86 |
| | (Bank originally opened January 4, 1912) | |
| Chadbourn | United Carolina Bank | 05/01/81 |
| Chapel Hill | First-Citizens Bank & Trust Company | 03/31/71 |
| | Elliott Road Branch | 12/03/73 |
| | Mid-South Bank & Trust Company | 07/03/87 |
| | United Carolina Bank | 03/05/86 |
| | **The Village Bank** | 03/08/82 |
| | Cole Park Plaza Branch | 04/11/84 |
| Charlotte | **Barclays Bank of North Carolina** (MO) | 07/21/86 |
| | Branch Banking and Trust Company | 10/16/72 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Charlotte (cont.) | Cotswold Drive-In Branch | 12/03/73 |
| | Eastway Drive Branch | 06/06/83 |
| | Mallard Creek Office | 08/05/85 |
| | Queens Road Office | 06/06/83 |
| | Southpark Office | 06/06/83 |
| | Woodlawn Branch | 06/18/84 |
| | **First Charlotte Bank and Trust Company** | 11/01/83 |
| | Commerce Center Branch | 03/21/88 |
| | Monroe Road Branch | 09/01/87 |
| | South Park Branch | 07/20/87 |
| | Quail Corners Branch | 11/20/84 |
| | **First-Citizens Bank & Trust Company** | |
| | Albemarle Road Branch | 04/16/68 |
| | Charlotte/Douglas International Airport Branch | 09/27/82 |
| | Charlotte Main Office | 10/17/60 |
| | Cotswold Branch | 09/13/61 |
| | East Town Market Branch | 08/22/88 |
| | Eastway Branch | 04/04/62 |
| | Freedom Village Branch | 10/30/62 |
| | Independence Boulevard Branch | 06/25/64 |
| | North Tryon Street Office | 07/07/65 |
| | Park Road Branch | 12/01/71 |
| | Pineville Road Branch | 10/30/62 |
| | South Church Street Drive-In Branch | 01/05/87 |
| | SouthPark Branch | 05/01/67 |
| | Wilkinson Boulevard Branch | 09/13/61 |
| | Wilmount Road Branch | 07/09/74 |
| | Mechanics and Farmers Bank | 03/01/62 |
| | E. Independence Plaza Branch | 05/01/74 |
| | University Park Office (TW) | 05/15/70 |
| | **Republic Bank and Trust Company** | 04/26/72 |
| | Albemarle Road Branch | 07/13/85 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Charlotte (cont.) | Consumer Loan Department | 03/08/78 |
| | Cotswold Branch | 04/11/81 |
| | Eastway Drive Kroger | 06/13/87 |
| | Fairview Road Branch | 10/29/77 |
| | Freedom Drive Kroger Office | 01/31/87 |
| | Independence Boulevard Branch | 06/09/73 |
| | Park Road Branch | 10/22/83 |
| | Park Road Kroger | 03/07/87 |
| | S. Boulevard Branch | 02/06/76 |
| | S. Tryon Street Branch | 03/28/78 |
| | Tyvola Road Kroger Branch | 12/13/86 |
| | Wendover Road Kroger Office | 03/12/88 |
| | **Security Bank and Trust Company** | |
| | Independence Boulevard Office | 09/27/67 |
| | Park Road Branch | 12/09/74 |
| | Plaza at Eastway Drive Office | 02/25/71 |
| | Tryon Street Office | 03/07/84 |
| | United Carolina Bank | 05/01/81 |
| | Albemarle Road Branch | 05/01/81 |
| | Carriage Branch | 07/20/88 |
| | Fairview Branch | 05/01/81 |
| | Hawthorne Lane Branch Office | 05/01/81 |
| | Hickory Grove Branch | 05/01/81 |
| | Parkway Temporary Branch | 07/08/88 |
| | Paw Creek Branch | 05/18/82 |
| | Providence Road Branch | 05/01/81 |
| | Steele Creek Branch | 05/01/81 |
| | University Place Branch | 06/18/85 |
| Cherokee | First-Citizens Bank & Trust Company | 11/11/85 |
| Cherry Point | First-Citizens Bank & Trust Company | 02/01/43 |
| | Exchange Branch (TW) | 10/19/65 |
| China Grove | Farmers & Merchants Bank | 10/29/75 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Chinquapin | United Carolina Bank | 05/01/81 |
| Clarkton | United Carolina Bank | 05/01/81 |
| Clayton | Bank of Four Oaks | 10/21/86 |
| | First-Citizens Bank & Trust Company | 04/17/39 |
| | Clayton Village Shopping Center Branch | 02/27/84 |
| | Drive-In Branch (TW) | 10/24/69 |
| Clemmons | First-Citizens Bank & Trust Company | 08/25/87 |
| Cleveland | The Bank of Iredell | 06/29/87 |
| Cliffside | First-Citizens Bank & Trust Company | 02/01/71 |
| Clinton | First-Citizens Bank & Trust Company | 07/14/31 |
| | Coharie Plaza Branch | 08/03/77 |
| | Finance Branch | 10/20/50 |
| | Northeast Branch | 05/20/59 |
| | Southeast Boulevard Branch | 06/13/88 |
| | United Carolina Bank | 05/01/81 |
| | Southeast Boulevard Branch | 05/01/81 |
| Clyde | First-Citizens Bank & Trust Company | 11/11/85 |
| Coats | Branch Banking and Trust Company | 07/02/84 |
| | First-Citizens Bank & Trust Company | 07/01/47 |
| Columbia | The East Carolina Bank | 12/01/36 |
| Concord | First Bank | 03/03/86 |
| | First-Citizens Bank & Trust Company | 11/11/85 |
| Conover | First-Citizens Bank & Trust Company | 08/18/87 |
| Conway | First-Citizens Bank & Trust Company | 11/01/79 |
| Cornelius | Lincoln Bank of North Carolina | 10/21/87 |
| | United Carolina Bank | 09/06/84 |
| Cove City | First-Citizens Bank & Trust Company | 11/27/73 |
| Cramerton | Branch Banking and Trust Company | 10/05/81 |
| Creswell | The East Carolina Bank | 01/15/63 |
| Dallas | Branch Banking and Trust Company | 10/05/81 |
| Davidson | United Carolina Bank | 04/09/84 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Davidson (cont.) | Pines Branch | 08/04/88 |
| Deep Run | Southern Bank and Trust Company | 03/01/67 |
| Denton | First Bank | 09/02/71 |
| Denver | Lincoln Bank of North Carolina | 01/21/85 |
| | Triangle Office | 06/25/86 |
| Dobson | First-Citizens Bank & Trust Company | 06/29/83 |
| Dudley | Southern Bank and Trust Company | 10/22/79 |
| Dunn | First-Citizens Bank & Trust Company | 05/09/29 |
| | Eastside Branch | 07/12/82 |
| | Plaza Branch | 05/21/70 |
| | West Side Branch | 10/20/50 |
| | **Standard Bank and Trust Company** | 09/06/88 |
| | United Carolina Bank | 05/01/81 |
| | Cumberland Street Office | 05/01/81 |
| | Eastgate Branch | 04/09/84 |
| Durham | Branch Banking and Trust Company | 07/01/85 |
| | South Square Office | 08/24/87 |
| | **Guaranty State Bank** | 02/24/17 |
| | Guess Road Office | 05/08/78 |
| | North Durham Office | 11/03/75 |
| | Westgate Shopping Center Branch | 03/23/88 |
| | **Mechanics and Farmers Bank** | 07/01/08 |
| | Duke Street Branch (TW) | 10/01/65 |
| | Fayetteville Street Branch (TW) | 01/15/54 |
| | The Village Bank, Northgate Branch | 12/08/88 |
| | South Square Branch | 12/16/86 |
| East Flat Rock | First-Citizens Bank & Trust Company | 10/15/74 |
| Eden | First-Citizens Bank & Trust Company | 11/12/74 |
| Edenton | Peoples Bank and Trust Company | 02/01/58 |
| | North Office (TW) | 03/09/67 |
| | Southern Bank and Trust Company | 12/29/86 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Elizabeth City | First-Citizens Bank & Trust Company | 06/01/77 |
| | Camden-Pasquotank Bank Branch | 07/11/85 |
| | Holly Square Office | 07/11/85 |
| | Peoples Bank and Trust Company | 08/16/72 |
| | Southgate Mall Branch | 04/19/74 |
| Elizabethtown | United Carolina Bank | 05/01/81 |
| Elkin | **Yadkin Valley Bank and Trust Company** | 10/16/68 |
| Ellenboro | Branch Banking and Trust Company | 10/05/81 |
| Ellerbe | The Fidelity Bank | 04/16/84 |
| | United Carolina Bank | 12/01/83 |
| Elm City | Branch Banking and Trust Company | 05/18/31 |
| Enfield | Branch Banking and Trust Company | 03/01/68 |
| | Peoples Bank and Trust Company | 02/01/56 |
| Engelhard | **The East Carolina Bank** | 01/21/20 |
| Erwin | United Carolina Bank | 05/01/81 |
| Eureka | Branch Banking and Trust Company | 07/25/63 |
| Fair Bluff | United Carolina Bank | 05/01/81 |
| Fairfield | The East Carolina Bank | 06/14/73 |
| Fairmont | United Carolina Bank | 05/01/81 |
| | Walnut Street Branch | 05/01/81 |
| Faison | Branch Banking and Trust Company | 04/29/37 |
| | Southern Bank and Trust Company | 01/10/84 |
| Faith | Farmers & Merchants Bank | 02/05/70 |
| Fallston | Branch Banking and Trust Company | 10/05/81 |
| Farmville | Branch Banking and Trust Company | 10/20/80 |
| Fayetteville | Barclays Bank of North Carolina | 07/21/86 |
| | Branch Banking and Trust Company | 01/17/30 |
| | Haymount Branch | 11/14/50 |
| | Methodist College Drive-In Branch | 02/10/75 |
| | Rowan Street Branch | 11/01/60 |
| | Tallywood Drive-In Branch | 07/09/70 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Fayetteville (cont.) | Westwood Shopping Center Drive-In Branch | 07/18/74 |
| | First-Citizens Bank & Trust Company | 12/29/34 |
| | Bordeaux Branch | 09/21/64 |
| | Boulevard Branch | 06/13/56 |
| | Crosscreek Mall Branch | 03/10/75 |
| | E. Fayetteville Branch | 10/29/73 |
| | Haymount Branch | 12/01/50 |
| | Highland Branch | 10/10/56 |
| | Southside Branch | 06/17/68 |
| | Tokay Branch | 06/20/66 |
| | Peoples Bank and Trust Company | 11/16/78 |
| | Bordeaux Office | 01/29/81 |
| | Cumberland Branch | 11/16/78 |
| | Downtown Branch | 11/16/78 |
| | Reilly Road Branch | 11/16/78 |
| | State Bank | 03/16/87 |
| | Village Drive Office | 10/03/88 |
| | United Carolina Bank | 05/01/81 |
| | Bordeaux Office | 05/01/81 |
| | Bragg Boulevard Branch | 05/01/81 |
| | Ponderosa Branch Office | 05/01/81 |
| Fletcher | Branch Banking and Trust Company | 03/03/86 |
| Forest City | Branch Banking and Trust Company | 10/05/81 |
| | Sandy Mush Branch | 10/05/81 |
| | Tri-City Mall Branch | 10/05/81 |
| | Community Bank & Trust Company | 12/19/87 |
| | First-Citizens Bank & Trust Company (MO) | 09/09/87 |
| | Tri-City Branch | 03/26/74 |
| Fort Bragg | First-Citizens Bank & Trust Company | 02/23/39 |
| | 1st COSCOM Branch (TW) | 01/30/67 |
| | JFK Center Branch | 07/17/74 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Fort Bragg (cont.) | Mallonee Branch (TW) | 02/15/66 |
| | Pope Field Branch | 05/15/56 |
| | PX Branch | 09/12/88 |
| | 82nd Airborne Division Branch | 07/06/51 |
| | Womack General Hospital Branch | 05/01/74 |
| Fountain | Branch Banking and Trust Company | 12/15/60 |
| Four Oaks | **Bank of Four Oaks** | 07/01/12 |
| | Main Street Branch | 01/13/86 |
| Franklin | Carolina Mountain Bank | 11/01/82 |
| | Franklin Supermarket Branch | 09/12/88 |
| | First-Citizens Bank & Trust Company | 10/28/85 |
| Franklinton | First-Citizens Bank & Trust Company | 06/15/31 |
| Fremont | Branch Banking and Trust Company | 02/01/38 |
| | The Heritage Bank | 12/28/84 |
| Fuquay-Varina | Branch Banking and Trust Company | 07/02/84 |
| | **The Fidelity Bank** | 08/11/09 |
| | Sunset Plaza Branch | 06/01/59 |
| Garner | First-Citizens Bank & Trust Company | 06/06/52 |
| | Forest Hills Branch | 09/24/60 |
| Gastonia | Branch Banking and Trust Co., East Branch | 10/05/81 |
| | Franklin Avenue Branch | 10/05/81 |
| | Garrison Boulevard Branch | 10/05/81 |
| | Main Office - Gastonia | 10/05/81 |
| | Northwest Branch | 10/05/81 |
| | South Branch | 10/05/81 |
| | Union Road Branch | 10/05/81 |
| | 29 West Branch | 10/05/81 |
| | First-Citizens Bank & Trust Co., Marietta Street Office (MO) | 12/18/68 |
| | Oak Tree Plaza Branch | 02/18/70 |
| | S. Gastonia Branch | 03/10/64 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Gastonia (cont.) | **First Community Bank** | 09/15/87 |
| | South New Hope Road Branch | 09/17/88 |
| Gates | First-Citizens Bank & Trust Company | 07/11/85 |
| Gatesville | Southern Bank and Trust Company | 12/29/86 |
| Gibson | First Bank | 03/05/88 |
| Gibsonville | First-Citizens Bank & Trust Company | 06/17/69 |
| Goldsboro | Branch Banking and Trust Company (MO) | 02/25/29 |
| | Eastgate Drive-In Branch | 12/14/69 |
| | N. William Street Drive-In Branch | 11/17/64 |
| | First-Citizens Bank & Trust Company | 04/11/61 |
| | E. Goldsboro Branch | 01/02/69 |
| | Pinewood Branch | 10/23/84 |
| | S. Goldsboro Branch | 04/17/67 |
| | Wayne Memorial Branch | 11/18/74 |
| Goldston | Branch Banking and Trust Company | 07/02/84 |
| Graham | Branch Banking and Trust Company | 07/02/84 |
| Grandy | The Bank of Currituck | 01/10/73 |
| Granite Falls | **Bank of Granite** | 12/12/06 |
| | First-Citizens Bank & Trust Company | 10/28/85 |
| Granite Quarry | **Farmers & Merchants Bank** | 07/15/09 |
| Grantham | Southern Bank and Trust Company | 03/01/67 |
| Greensboro | Bankers Trust of North Carolina | 04/27/87 |
| | Branch Banking and Trust Company | 11/07/83 |
| | High Point Road Branch | 09/22/87 |
| | West Market Center Branch | 04/21/86 |
| | Westridge Square Branch | 04/14/86 |
| | First-Citizens Bank & Trust Co., Battleground Park Branch | 09/16/63 |
| | Bessemer ORD Branch | 06/03/63 |
| | Cone Boulevard Branch | 10/28/74 |
| | Downtown (Main) Office | 04/01/61 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Greensboro (cont.) | Friendly Center Branch | 02/19/73 |
| | Friendship Branch | 03/05/73 |
| | High Point Road Branch | 11/20/62 |
| | Market Center Branch | 11/20/67 |
| | Sedgefield Branch | 10/01/65 |
| | Southside Branch | 12/18/67 |
| | **Piedmont State Bank** | 10/13/86 |
| | Battleground Avenue Branch | 10/03/88 |
| | High Point Road Branch | 05/04/87 |
| | **Triad Bank** | 10/29/82 |
| | Battleground Branch | 03/08/84 |
| | Bessemer Branch | 10/10/83 |
| | High Point Road Branch | 10/10/83 |
| | Market Street Branch | 11/04/82 |
| Greenville | Barclays Bank of North Carolina, Arlington Branch | 07/21/86 |
| | Downtown Greenville Branch | 07/21/86 |
| | Branch Banking & Trust Company | 02/20/74 |
| | Downtown Branch | 12/06/79 |
| | Greenville Main Office | 05/15/74 |
| | First-Citizens Bank & Trust Company (MO) | 03/28/85 |
| | Downtown Branch | 03/28/85 |
| | Northwest Branch | 03/28/85 |
| | Southeast Office | 12/08/86 |
| | Peoples Bank and Trust Company | 05/01/80 |
| | Hospital Office | 07/14/86 |
| | Peoples Bank Farm Fresh #1 | 06/16/86 |
| Grifton | First-Citizens Bank & Trust Company | 02/05/42 |
| Grimesland | First-Citizens Bank & Trust Company | 08/07/74 |
| Halifax | Branch Banking and Trust Company | 03/01/68 |
| Hamlet | United Carolina Bank | 12/01/83 |
| Hampstead | **Topsail State Bank** | 10/06/86 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Harrells | First-Citizens Bank & Trust Company | 09/23/69 |
| Harrellsville | Peoples Bank and Trust Company | 06/16/69 |
| Hatteras | The East Carolina Bank, Hatteras Island Office | 04/05/63 |
| Havelock | Branch Banking and Trust Company | 05/04/81 |
|  | First-Citizens Bank & Trust Company | 01/24/51 |
|  | Plaza Branch | 03/09/81 |
|  | Slocum Village Branch (TW) | 10/17/60 |
| Hayesville | Citizens Bank | 07/13/87 |
| Hazelwood | First-Citizens Bank & Trust Company | 10/28/85 |
| Henderson | First-Citizens Bank & Trust Company | 12/20/72 |
|  | Peoples Bank and Trust Co. (MO) | 02/23/60 |
|  | Henderson Mall Branch | 10/14/69 |
| Hendersonville | Carolina Mountain Branch | 05/16/88 |
|  | First-Citizens Bank & Trust Company | 10/31/72 |
|  | King's (Rose's) Plaza Branch | 10/28/85 |
|  | Northgate Branch | 11/11/85 |
|  | First Commercial Bank | 09/17/84 |
|  | Laurel Park Branch | 10/21/86 |
|  | South Hendersonville Branch | 09/17/84 |
| Henrietta | First-Citizens Bank & Trust Company | 02/01/71 |
| Hertford | Peoples Bank and Trust Company | 02/23/60 |
| Hickory | Bank of Granite | 07/20/70 |
|  | Springs Road Office | 10/01/85 |
|  | Viewmont Office | 07/15/87 |
|  | Branch Banking and Trust Company (MO) | 03/09/88 |
|  | Longview Branch | 03/10/86 |
|  | Midland Office | 03/10/86 |
|  | First-Citizens Bank & Trust Company | 10/17/62 |
|  | Fairgrove Church Branch | 10/28/85 |
|  | Highland Branch | 07/08/68 |
|  | Mall Branch | 11/21/67 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Hickory (cont.) | Southwest Branch | 08/12/63 |
| | Valley Hills Mall Office | 11/11/85 |
| | Viewmont Branch | 05/11/70 |
| | Peoples Bank, Springs Road Branch | 06/20/88 |
| Hiddenite | Peoples Bank | 12/12/88 |
| Highlands | **Carolina Mountain Bank** | 07/26/80 |
| High Point | **American Bank and Trust Company** | 05/20/85 |
| | Branch Banking and Trust Company | |
| | Eastchester Drive Office | 10/26/87 |
| | High Point Main Branch | 08/01/88 |
| | **Central State Bank** | 03/18/26 |
| | Central State Bank North Branch | 07/07/86 |
| | Fairfield Branch | 06/04/79 |
| | Wrenn Street Branch (TW) | 12/28/72 |
| | First-Citizens Bank & Trust Company | 08/06/69 |
| | Eastgate Branch | 06/19/71 |
| | Westchester Drive Branch | 11/19/70 |
| | **High Point Bank and Trust Company** | 09/02/05 |
| | Eastchester Drive Office | 09/14/88 |
| | Fairfield Branch | 06/25/66 |
| | Main Drive-In Branch | 05/06/86 |
| | South Main Street Branch (TW) | 02/15/56 |
| | Westchester Branch | 05/01/72 |
| Hobgood | Peoples Bank and Trust Company | 01/03/72 |
| Holden Beach | United Carolina Bank | 04/21/86 |
| Holly Springs | The Fidelity Bank | 05/01/78 |
| Hookerton | First-Citizens Bank & Trust Company | 12/02/66 |
| Hope Mills | First-Citizens Bank & Trust Company | 11/19/74 |
| Hudson | Bank of Granite | 09/02/61 |
| | First-Citizens Bank & Trust Company | 11/11/85 |
| Indian Trail | United Carolina Bank | 05/01/81 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Jackson | Peoples Bank and Trust Company | 02/01/73 |
| Jacksonville | First-Citizens Bank & Trust Company | 01/02/37 |
| | Court Street Branch | 10/20/50 |
| | Onslow Mall Branch | 10/26/71 |
| | South 17 Branch | 11/03/67 |
| | West Park Branch | 11/11/85 |
| | Western Boulevard Branch | 06/10/74 |
| | Peoples Bank and Trust Company | 03/25/83 |
| | Jacksonville Mall Branch | 03/25/83 |
| Jamesville | Branch Banking and Trust Company | 11/12/73 |
| Jefferson | Yadkin Valley Bank and Trust Company | 09/15/86 |
| Jonesville | Yadkin Valley Bank and Trust Company | 06/23/71 |
| Kannapolis | First Bank | 03/10/86 |
| | Security Bank and Trust Company | 03/06/50 |
| | Boulevard Branch | 11/25/68 |
| Kenansville | United Carolina Bank | 05/01/81 |
| Kenly | The Heritage Bank | 04/12/35 |
| | Northside Drive-In Branch (TW) | 01/08/75 |
| Kernersville | American Bank and Trust Company | 02/29/88 |
| | First-Citizens Bank & Trust Company | 09/11/84 |
| King | First-Citizens Bank & Trust Company | 06/29/83 |
| Kings Mountain | Branch Banking and Trust Company | 10/05/81 |
| | First-Citizens Bank & Trust Company | 01/21/66 |
| Kinston | Branch Banking and Trust Company | 05/07/31 |
| | Kinston Plaza Drive-In Branch | 06/25/76 |
| | Vernon Park Drive-In Branch | 04/11/69 |
| | First-Citizens Bank & Trust Company | 02/06/34 |
| | Central Office | 01/21/76 |
| | Highway 258 North Branch | 10/01/84 |
| | Mall Branch | 04/28/69 |
| | Plaza Branch | 09/19/66 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Kinston (cont.) | U.S. Highway 70 East Branch | 10/20/50 |
| Knightdale | Branch Banking and Trust Company | 05/05/87 |
|  | First-Citizens Bank & Trust Company | 06/09/87 |
| LaGrange | Southern Bank and Trust Company | 09/24/71 |
| Lake Waccamaw | United Carolina Bank | 05/01/81 |
| Landis | Security Bank and Trust Company | 09/02/82 |
| Lansing | First-Citizens Bank & Trust Company | 10/28/85 |
| Laurel Hill | First Bank | 03/05/88 |
| Laurinburg | First Scotland Bank | 01/14/85 |
| Lawndale | Branch Banking and Trust Company | 10/05/81 |
| Leland | United Carolina Bank | 05/01/81 |
| Lenoir | Bank of Granite | 02/22/60 |
|  | Whitnel Office | 05/03/72 |
|  | First-Citizens Bank & Trust Company | 11/11/85 |
| Lewiston | Southern Bank and Trust Company | 12/29/86 |
| Lexington | Branch Banking and Trust Company | 04/30/74 |
|  | W. Center Street | 11/17/76 |
|  | Lexington State Bank | 07/05/49 |
|  | E. Lexington Branch | 09/26/74 |
|  | N. Lexington Branch | 08/05/71 |
|  | S. Lexington Branch | 10/17/68 |
|  | S. Main Branch | 09/02/65 |
|  | Talbert Boulevard Branch | 05/06/81 |
|  | West Side Branch | 07/16/69 |
|  | Security Bank and Trust Company |  |
|  | W. Center Street Office | 09/21/70 |
| Liberty | Branch Banking and Trust Company | 07/02/84 |
|  | The Fidelity Bank | 11/17/72 |
| Lillington | Mid-South Bank & Trust Company | 08/29/77 |
| Lincolnton | First-Citizens Bank & Trust Company (MO) | 10/22/62 |
|  | Boger City Branch | 01/12/67 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Lincolnton (cont.) | The Town & Country Branch | 03/20/74 |
| | **Lincoln Bank of North Carolina** | 06/08/83 |
| Littleton | Branch Banking and Trust Company | 03/01/68 |
| | First-Citizens Bank & Trust Company | 07/10/84 |
| Locust | First Bank | 12/31/83 |
| | First-Citizens Bank & Trust Company | 12/19/84 |
| Louisburg | First-Citizens Bank & Trust Company | 01/02/33 |
| | Bickett Boulevard Branch | 10/20/50 |
| | United Carolina Bank | 05/01/81 |
| Lowell | Branch Banking and Trust Company | 10/05/81 |
| Lucama | **The Heritage Bank** | 11/01/16 |
| Lumberton | United Carolina Bank | 05/01/81 |
| | Biggs Park Branch | 05/01/81 |
| | W. Fifth Street Branch | 05/01/81 |
| Macclesfield | Southern Bank and Trust Company | 10/01/73 |
| Madison | First-Citizens Bank & Trust Company | 06/29/83 |
| | Ayersville Road Branch (TW) | 06/23/83 |
| Maggie | Branch Banking and Trust Company | |
| | Maggie Valley Branch | 03/10/86 |
| Maggie Valley | First-Citizens Bank & Trust Company | 08/19/86 |
| Magnolia | Branch Banking and Trust Company | 05/16/60 |
| Maiden | First-Citizens Bank & Trust Company | 10/28/85 |
| | Peoples Bank | 08/05/85 |
| Manteo | The East Carolina Bank, Roanoke Island Office | 06/23/69 |
| Marion | First-Citizens Bank & Trust Company | 10/28/85 |
| Marshall | First-Citizens Bank & Trust Company | 10/28/85 |
| Marshville | Security Bank and Trust Company Drive-In (MO) | 06/30/69 |
| | Auto Branch (TW) | 06/30/69 |
| | United Carolina Bank | 05/01/81 |
| Matthews | Bank of Union, Indian Trail Branch | 04/01/86 |
| | Branch Banking and Trust Company (MO) | 06/30/76 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Matthews (cont.) | Republic Bank and Trust Company | |
| | Independence Boulevard Kroger Branch | 12/06/86 |
| | Security Bank and Trust Company | |
| | Matthews Downtown Office | 11/04/71 |
| | United Carolina Bank | |
| | Independence Boulevard Branch | 06/04/81 |
| | S. Mecklenburg Branch | 05/01/81 |
| Maury | Southern Bank and Trust Company | 11/03/81 |
| Maxton | First Scotland Bank | 02/05/85 |
| Maysville | First-Citizens Bank & Trust Company | 01/25/52 |
| Micro | Branch Banking and Trust Company | 12/18/61 |
| Middlesex | The Heritage Bank | 02/06/84 |
| | Peoples Bank and Trust Company | 09/15/45 |
| Midway Township | Lexington State Bank, Midway Branch (Davidson County) | 05/17/73 |
| Mint Hill | Branch Banking and Trust Company | 11/21/80 |
| | United Carolina Bank | 05/01/81 |
| Mocksville | Branch Banking and Trust Company | |
| | North Mocksville Office | 12/04/67 |
| | Willow Oak Shopping Center Branch | 09/16/80 |
| Moncure | Mid-South Bank & Trust Company | 01/03/84 |
| Monroe | **Bank of Union** | 10/14/85 |
| | Skyway Drive Branch | 08/12/88 |
| | Security Bank and Trust Company | 11/07/60 |
| | Five Points Branch (TW) | 10/14/63 |
| | Old Charlotte Highway Office | 07/25/81 |
| | Sutton Park Office (TW) | 09/09/69 |
| | Union Village Office | 07/23/73 |
| | United Carolina Bank, Lancaster Avenue Branch | 05/01/81 |
| | Monroe Mall Branch | 05/01/81 |
| | Monroe Mall Branch II | 05/01/81 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Monroe (cont.) | Motor Branch | 05/01/81 |
| | N. Main Street Branch | 05/01/81 |
| | Plaza Branch | 05/01/81 |
| | Roosevelt Boulevard Branch | 05/01/81 |
| Mooresville | The Bank of Iredell | 04/19/84 |
| | Lakeside Branch | 04/04/88 |
| | Plaza Drive Office | 01/08/87 |
| | Port Village Office | 04/16/88 |
| | Security Bank and Trust Company | 09/12/88 |
| Morehead City | Branch Banking and Trust Company (MO) | 07/30/84 |
| | Morehead Plaza Branch | 07/03/75 |
| | First-Citizens Bank & Trust Company | 02/21/34 |
| | The Center Branch | 03/29/71 |
| | Parkway Branch | 08/15/66 |
| | Peoples Bank and Trust Company | |
| | Morehead Plaza Branch | 09/28/84 |
| Morganton | First-Citizens Bank & Trust Company | 03/19/75 |
| Morrisville | First-Citizens Bank & Trust Company | |
| | Raleigh-Durham Airport Branch | 05/23/88 |
| | The Fidelity Bank | 08/05/85 |
| Mount Airy | First-Citizens Bank & Trust Company | 07/16/74 |
| | The Community Bank | 03/30/88 |
| Mount Gilead | The Fidelity Bank | 04/12/73 |
| Mount Holly | Branch Banking and Trust Company | 10/05/81 |
| Mount Olive | **Southern Bank and Trust Company** | 03/03/36 |
| | Park Avenue Branch | 03/01/67 |
| Moyock | **The Bank of Currituck** | 10/14/20 |
| Murfreesboro | Southern Bank and Trust Company | 12/29/86 |
| Murphy | **Citizens Bank** | 07/12/83 |
| | First-Citizens Bank & Trust Company | 10/28/85 |
| Nags Head | The East Carolina Bank, Outer Banks Office | 04/29/71 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Nashville | Peoples Bank and Trust Company | 06/01/31 |
| | E. Drive-In Branch (TW) | 04/26/71 |
| New Bern | Barclays Bank of North Carolina | |
| | Bern Square Branch | 07/21/86 |
| | Downtown New Bern Branch | 07/21/86 |
| | Glenburnie Road Branch | 08/06/80 |
| | Highway 17 South Office | 01/29/74 |
| | Neuse Boulevard Office | 06/21/62 |
| | New Bern Main Branch | 01/30/84 |
| | (Branch originally entered New Bern 8-9-30) | |
| | First-Citizens Bank & Trust Company | 02/05/34 |
| | East 70 Branch | 08/28/67 |
| | Finance Branch | 10/20/40 |
| | Twin Rivers Mall Branch | 02/19/73 |
| Newland | **Avery County Bank** | 11/05/13 |
| Newport | First-Citizens Bank & Trust Company | 06/02/52 |
| | Howard Boulevard Branch | 11/29/82 |
| Newton | Bank of Granite | 02/01/84 |
| | First-Citizens Bank & Trust Company | 10/28/85 |
| | **Peoples Bank** | 10/06/86 |
| | (Bank moved its corporate headquarters 10/6/86) | |
| | Newton-Conover Branch | 04/30/64 |
| Newton Grove | First-Citizens Bank & Trust Company | |
| | Circle Plaza Branch | 09/24/79 |
| | United Carolina Bank | 05/01/81 |
| Norlina | Peoples Bank and Trust Company | 02/01/66 |
| North | First-Citizens Bank & Trust Company | 05/29/73 |
| Wilkesboro | Yadkin Valley Bank and Trust Company | 08/01/84 |
| Norwood | Bank of Stanly | 04/13/87 |
| | Security Bank and Trust Company | 09/10/46 |
| | Main Street Branch (TW) | 09/29/69 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Oakboro | Security Bank and Trust Company | 01/02/47 |
| Oakdale | United Carolina Bank | 05/01/81 |
| Oak City | Branch Banking and Trust Company | 10/20/80 |
| Ocean Isle Beach | United Carolina Bank | 07/23/84 |
| Ocracoke | The East Carolina Bank | 05/04/78 |
| Old Fort | Branch Banking and Trust Company | 03/03/86 |
| Oriental | First-Citizens Bank & Trust Company | 12/14/72 |
| Oteen | First-Citizens Bank & Trust Company | 10/13/70 |
| Parkton | United Carolina Bank | 12/03/87 |
| Peachland | United Carolina Bank | 05/01/81 |
| Pembroke | **Lumbee Bank** | 12/22/71 |
| Pikeville | Branch Banking and Trust Company | 11/21/49 |
| Pilot | First-Citizens Bank & Trust Company | 09/01/81 |
| Pilot Mountain | **The Community Bank** | 03/23/87 |
|  | First-Citizens Bank and Trust Company | 03/28/85 |
| Pine Bluff | First Bank | 05/21/84 |
| Pinehurst | Branch Banking and Trust Company | 07/02/84 |
|  | First Bank | 04/13/82 |
|  | Mid-South Bank & Trust Company | 08/10/78 |
|  | Pinehurst Theatre Building Office (TW) | 10/12/81 |
| Pine Level | **Bank of Pine Level** | 01/09/07 |
| Pinetops | Peoples Bank and Trust Company | 03/01/54 |
| Pineville | Branch Banking and Trust Company | 12/01/86 |
|  | First-Citizens Bank & Trust Company | 10/30/73 |
|  | Republic Bank and Trust Company |  |
|  | Matthews Pineville Road Kroger Office | 08/29/87 |
|  | United Carolina Bank | 05/01/81 |
| Pink Hill | First-Citizens Bank & Trust Company | 08/16/46 |
| Pittsboro | First-Citizens Bank & Trust Company | 04/08/70 |
| Plymouth | Branch Banking and Trust Company | 01/29/25 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Plymouth (cont) | Plymouth Plaza Drive-In Branch | 09/09/66 |
| | Southern Bank and Trust Company | 03/10/82 |
| Polkton | Security Bank and Trust Company | 01/23/69 |
| Polkville | First-Citizens Bank & Trust Company | 03/19/74 |
| Princeton | Branch Banking and Trust Company | 12/18/61 |
| | First-Citizens Bank & Trust Company | 12/09/86 |
| Raeford | United Carolina Bank | 03/01/82 |
| | Sunset Drive-In Branch | 03/01/82 |
| Raleigh | Barclays Bank of North Carolina | 07/21/86 |
| | Branch Banking & Trust Co., | |
| | Fayetteville Street (MO) | 05/10/65 |
| | Colony Center Drive-In Branch | 11/15/71 |
| | Crabtree Valley Branch | 08/16/71 |
| | Creedmoor Road Branch | 11/20/85 |
| | Hechinger Plaza Branch | 09/11/72 |
| | North Ridge Branch | 01/06/87 |
| | State University Office | 09/10/62 |
| | Wake Forest Road Drive-In Branch | 08/23/65 |
| | The Fidelity Bank | 05/22/72 |
| | **First-Citizens Bank & Trust Company** | 12/29/34 |
| | Cameron Village Branch | 06/01/60 |
| | Crabtree Valley Branch | 03/01/72 |
| | Five Points Branch | 07/01/74 |
| | Longview Branch | 04/24/57 |
| | Mini City Branch | 11/15/82 |
| | Mission Valley Office | 03/19/73 |
| | Mordecai-Oakwood Branch | 01/22/51 |
| | North Boulevard Branch | 07/23/56 |
| | North Hills Branch | 11/02/64 |
| | Oak Park Branch | 05/30/66 |
| | Quail Corners Branch | 02/03/69 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Raleigh (cont.) | Ridgewood Branch | 10/18/60 |
| | Stonehenge Branch | 06/02/86 |
| | Wainwright Center Branch | 12/02/74 |
| | West Side Branch | 09/01/48 |
| | Mechanics and Farmers Bank | 01/06/23 |
| | Rock Quarry Road Branch | 06/23/77 |
| | Peoples Bank and Trust Company | |
| | Falls North Office | 09/30/80 |
| | Peoples Bank Center | 01/26/87 |
| | Peoples Bank Farm Fresh Office #2 | 04/06/87 |
| | Peoples Bank Farm Fresh #3 | 04/22/87 |
| | Peoples Bank Farm Fresh #4 | 04/13/87 |
| | Pleasant Valley Road Branch | 07/01/82 |
| | Six Forks Station Branch | 05/02/83 |
| | **Triangle Bank & Trust Company** | 01/04/88 |
| | United Carolina Bank | 05/01/81 |
| | Barrett Drive Branch | 09/01/84 |
| | Brentwood Road Branch | 05/01/81 |
| | Cameron Village Branch | 09/01/84 |
| | Crabtree Valley Branch | 09/01/84 |
| | Falls Village Branch | 09/01/84 |
| | North Boulevard Centre Branch | 07/15/81 |
| | State Capitol Branch | 11/04/81 |
| | Stonehenge Market Branch | 04/08/86 |
| Ramseur | Branch Banking and Trust Company | 07/02/84 |
| | First-Citizens Bank & Trust Company | |
| | Ramseur (MO) | 09/01/87 |
| Randleman | Randolph Bank and Trust Company | 08/30/88 |
| Ranlo | Branch Banking and Trust Company | 10/05/81 |
| Reidsville | First-Citizens Bank & Trust Company | 05/26/67 |
| Research Triangle Park | First-Citizens Bank & Trust Company | |
| | Research Triangle Office | 03/29/72 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Richfield | First Bank | 03/03/86 |
| Richlands | First-Citizens Bank & Trust Company | 11/23/36 |
| Riegelwood | United Carolina Bank | 05/01/81 |
| Roanoke Rapids | Branch Banking and Trust Company (MO) | 03/17/70 |
| | Roanoke Avenue Branch | 06/03/74 |
| | First-Citizens Bank & Trust Company | 01/03/55 |
| | Littleton Road Branch | 06/04/84 |
| | Tenth Street Branch | 05/29/67 |
| | Peoples Bank and Trust Company | 12/30/77 |
| Robbins | The Fidelity Bank | 06/01/70 |
| | First Bank | 11/04/69 |
| Robersonville | Southern Bank and Trust Company | 07/16/71 |
| Rockingham | First-Citizens Bank & Trust Company | 06/13/88 |
| | First Scotland Bank | 11/15/86 |
| | United Carolina Bank Central Branch | 12/01/83 |
| | Tri-City Drive-In Branch | 12/01/83 |
| | Watson Heights Branch | 12/01/83 |
| Rockwell | Farmers & Merchants Bank | 08/12/70 |
| Rocky Mount | Branch Banking and Trust Company | 07/15/85 |
| | Winstead Avenue Office | 11/30/87 |
| | First-Citizens Bank & Trust Company | 10/06/71 |
| | Peoples Bank and Trust Company | 04/01/31 |
| | Benvenue Branch | 02/23/83 |
| | Oakwood Office | 04/04/88 |
| | South Branch (TW) | 08/19/49 |
| | West Drive-In Office | 12/12/55 |
| | Westridge Village Branch | 03/09/72 |
| Roper | Branch Banking and Trust Company | 05/06/63 |
| Roseboro | First-Citizens Bank & Trust Company | 09/30/31 |
| | Lakewood Branch | 11/15/77 |
| Rose Hill | United Carolina Bank | 05/01/81 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Roxboro | Peoples Bank and Trust Company | 06/11/73 |
| Roxobel | Southern Bank and Trust Company | 12/23/69 |
| Rutherfordton | Branch Banking and Trust Company | 10/05/81 |
| | Washington Street Branch | 10/05/81 |
| | **Community Bank & Trust Company** | 11/27/87 |
| Saint Pauls | United Carolina Bank | 05/01/81 |
| Salisbury | Farmers & Merchants Bank, North Main Street Office | 11/07/83 |
| | West Salisbury Branch | 05/21/73 |
| | **Security Bank and Trust Company** | 03/15/15 |
| | East Innes Branch | 03/21/68 |
| | Hospital Branch | 01/26/84 |
| | South Office | 03/29/71 |
| | Statesville Road Office | 08/24/72 |
| | 201 S. Main Street Branch | 07/23/73 |
| | West Innes Branch | 10/06/62 |
| Salter Path | First-Citizens Bank & Trust Company | 04/18/83 |
| Saluda | First-Citizens Bank & Trust Company | 03/28/67 |
| Sanford | Branch Banking and Trust Company | 07/02/84 |
| | Bragg Street Office | 07/02/84 |
| | Kendale Plaza Office | 07/02/84 |
| | **First Carolina Bank & Trust Company** | 07/01/85 |
| | First-Citizens Bank & Trust Company | 10/08/68 |
| | Kendale Branch | 05/01/72 |
| | Spring Lane Branch | 05/01/72 |
| | **Mid-South Bank & Trust Company** | 06/27/74 |
| | Horner Boulevard Branch | 06/17/76 |
| Saratoga | Branch Banking and Trust Company | 11/16/59 |
| Scotland Neck | Branch Banking and Trust Company (MO) | 03/01/68 |
| | Peoples Bank and Trust Company | 11/22/66 |
| Selma | Branch Banking and Trust Company | 01/03/28 |
| | First-Citizens Bank & Trust Company | 10/15/68 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Seven Springs | Southern Bank and Trust Company | 03/01/67 |
| Shallotte | United Carolina Bank | 05/01/81 |
| | South Branch | 05/01/81 |
| Sharpsburg | Peoples Bank and Trust Company | 11/24/58 |
| Shelby | Branch Banking and Trust Company | 10/05/81 |
| | Market Place Office | 10/05/81 |
| | South DeKalb Branch | 10/05/81 |
| | First-Citizens Bank & Trust Company | 10/08/68 |
| Siler City | Branch Banking and Trust Company | 07/02/84 |
| Sims | The Heritage Bank | 08/01/72 |
| Smithfield | Bank of Pine Level, Triple "S" Plaza Branch | 12/29/86 |
| | Branch Banking and Trust Company | 07/02/84 |
| | First-Citizens Bank & Trust Company | 04/26/29 |
| | Finance Branch | 10/20/50 |
| | Finance Drive-In Branch | 02/16/88 |
| | Pine Needle Branch | 11/12/79 |
| | Rose Manor Branch | 02/10/69 |
| | S. Smithfield Branch | 07/16/68 |
| Smyrna | First-Citizens Bank & Trust Company | 04/07/82 |
| Sneads Ferry | First-Citizens Bank & Trust Company | 07/12/71 |
| Snow Hill | First-Citizens Bank & Trust Company | 07/30/71 |
| South Wilmington | Peoples Bank and Trust Company, Hospital Office | 03/25/83 |
| Southern Pines | Barclays Bank of North Carolina | 07/21/86 |
| | Branch Banking and Trust Company | 07/02/84 |
| | First-Citizens Bank & Trust Company | 03/18/75 |
| | Mid-South Bank and Trust Company | 01/21/88 |
| Southern Shores | The East Carolina Bank<br>Southern Shores/Kitty Hawk Office | 05/11/84 |
| Southport | First-Citizens Bank & Trust Company | 09/07/71 |
| | United Carolina Bank | 05/01/81 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Southport (cont.) | River Run Branch | 01/07/86 |
|  | Sawdust Trail Branch | 05/01/81 |
| Sparta | **Blue Ridge Bank** | 10/15/87 |
|  | First-Citizens Bank & Trust Company | 12/01/72 |
| Spencer | Security Bank and Trust Company | 03/12/45 |
| Spindale | Branch Banking and Trust Company | 10/05/81 |
| Spring Hope | First-Citizens Bank & Trust Company | 11/17/34 |
|  | Peoples Bank and Trust Company | 04/15/70 |
| Spring Lake | Peoples Bank and Trust Company | 11/16/78 |
| Spruce Pine | First Commercial Bank | 12/10/84 |
| Stanley | Branch Banking and Trust Company | 10/05/81 |
|  | Security Bank and Trust Company | 12/16/85 |
| Stanleyville | First-Citizens Bank & Trust Company | 12/15/81 |
| Stantonsburg | Branch Banking and Trust Company | 11/16/59 |
| Star | The Fidelity Bank | 06/01/70 |
| Statesville | **The Bank of Iredell** | 06/08/83 |
|  | Branch Banking and Trust Company (MO) | 12/31/70 |
|  | Signal Hill Drive-In Branch | 11/11/74 |
|  | Statesville Branch | 12/31/70 |
|  | First-Citizens Bank & Trust Company |  |
|  | Signal Hill Branch | 02/27/74 |
|  | Southside Branch | 10/28/85 |
|  | Statesville Main Office | 12/15/87 |
|  | West Front Street Branch | 10/28/85 |
| Stedman | First-Citizens Bank & Trust Company | 10/05/65 |
| Stokes | Southern Bank and Trust Company | 03/08/74 |
| Stokesdale | First-Citizens Bank & Trust Company | 06/29/83 |
| Sunbury | First-Citizens Bank & Trust Company | 07/11/85 |
| Swan Quarter | The East Carolina Bank | 03/14/35 |
| Swansboro | First-Citizens Bank & Trust Company | 07/01/55 |
| Sylva | Carolina Mountain Bank Sylva Supermarket Branch | 05/01/87 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Sylva (cont) | First-Citizens Bank & Trust Company | 10/28/85 |
| Tabor City | United Carolina Bank | 05/01/81 |
| | 701 North Branch | 05/01/81 |
| Tar Heel | United Carolina Bank | 05/01/81 |
| Tarboro | Branch Banking and Trust Company | 10/20/80 |
| | North Tarboro Branch | 10/20/80 |
| | West Tarboro Branch | 10/20/80 |
| | First-Citizens Bank & Trust Company | 06/13/88 |
| | Peoples Bank and Trust Company | 04/04/72 |
| Thomasville | First-Citizens Bank & Trust Company | 11/23/71 |
| | Thomasville Branch (MO) | 02/19/65 |
| | Lexington State Bank | 07/01/87 |
| Trenton | Branch Banking and Trust Company | 12/20/34 |
| Troutman | The Bank of Iredell | 05/01/87 |
| Troy | First Bank | 02/08/35 |
| | Montgomery Square Branch | 06/23/86 |
| | Motor Bank Branch (TW) | 01/25/73 |
| | N. Main Street Branch | 06/16/67 |
| | Southside Office (TW) | 08/09/76 |
| | The Fidelity Bank | 06/01/70 |
| | West Troy Branch | 04/04/77 |
| Turkey | First-Citizens Bank & Trust Company | 12/09/71 |
| Tyro | Security Bank and Trust Company | |
| | West Davidson Office | 10/19/77 |
| Vass | Branch Banking and Trust Company | 07/02/84 |
| | First Bank | 07/31/87 |
| Wadesboro | Security Bank and Trust Company | 12/16/85 |
| | United Carolina Bank | 05/01/81 |
| | Drive-In Branch | 05/01/81 |
| Wagram | First Bank | 03/05/88 |
| Wake Forest | The Fidelity Bank | 07/22/71 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Wallace | Branch Banking and Trust Company | 08/30/33 |
| | Norwood Street Drive-In Branch | 02/02/72 |
| | United Carolina Bank | 05/01/81 |
| Walnut Cove | First-Citizens Bank & Trust Company | 06/29/83 |
| Wanchese | The East Carolina Bank | |
| | Financial Services Center, Wanchese Branch | 04/06/84 |
| Warrenton | Branch Banking and Trust Company | 12/20/76 |
| | Market Street Drive-In Branch (TW) | 10/06/81 |
| | First-Citizens Bank & Trust Company | 05/21/74 |
| Warsaw | Branch Banking and Trust Company | 05/24/26 |
| | Southern Bank and Trust Company | 03/01/67 |
| Washington | First-Citizens Bank & Trust Company | 09/07/71 |
| | Mid-Town Branch | 10/22/73 |
| Waxhaw | United Carolina Bank | 05/01/81 |
| Waynesville | First-Citizens Bank & Trust Company | |
| | North Main Street Branch | 10/28/85 |
| | Waynesville Branch | 06/23/87 |
| Welcome | Lexington State Bank | 07/09/58 |
| Weldon | Branch Banking and Trust Company | 03/01/68 |
| | First-Citizens Bank & Trust Company | 01/07/70 |
| Wendell | First-Citizens Bank & Trust Company | 02/19/68 |
| West Concord | Security Bank and Trust Company | 04/27/70 |
| West End | Branch Banking and Trust Company | 07/02/84 |
| | First Bank, Seven Lakes Branch | 09/20/78 |
| West Jefferson | First-Citizens Bank & Trust Company | 11/11/85 |
| | Drive-In Branch | 11/11/85 |
| | Yadkin Valley Bank and Trust Company | 03/01/88 |
| Whitakers | Peoples Bank and Trust Company | 02/25/35 |
| Whiteville | United Carolina Bank | 05/01/81 |
| | Courthouse Branch | 07/23/84 |
| | Railroad Plaza Branch | 05/01/81 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Whiteville | S. Madison Street Drive-In Branch (TW) | 05/01/81 |
| | Whiteville Plaza Branch | 05/01/81 |
| Williamston | Branch Banking and Trust Company | 02/13/30 |
| | Washington Street Drive-In Office | 09/01/66 |
| | First-Citizens Bank & Trust Company | 06/12/73 |
| Wilmington | Barclays Bank of North Carolina | 07/21/86 |
| | Downtown Wilmington Branch | 07/21/86 |
| | Branch Banking and Trust Company | 10/18/84 |
| | First-Citizens Bank & Trust Company | 05/17/60 |
| | Longleaf Branch | 11/13/72 |
| | Market Plaza Branch | 03/19/70 |
| | 132 North Branch | 01/14/85 |
| | Oleander Branch | 08/25/80 |
| | Plaza East Branch | 09/19/78 |
| | Port City Branch | 06/19/69 |
| | **First Hanover Bank** | 02/17/86 |
| | Hospital Branch | 03/09/87 |
| | Peoples Bank and Trust Company | |
| | Cape Fear Shopping Center Branch | 03/25/83 |
| | Market Street Branch | 03/25/83 |
| | North Front Street Branch | 03/25/83 |
| | Oleander Branch | 03/25/83 |
| | Topsail State Bank, Ogden Branch | 12/12/88 |
| | United Carolina Bank | 05/01/81 |
| | N. Seventeen Branch (Market Street) | 05/01/81 |
| | Ogden Branch | 05/01/81 |
| | Oleander Branch | 05/01/81 |
| | S. 17th Street Branch (Hospital) | 08/26/81 |
| Wilson | Barclays Bank of North Carolina | 07/21/86 |
| | **Branch Banking and Trust Company** | 01/01/1900 |
| | Five Points Branch (TW) | 07/09/51 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Wilson (cont.) | Medical Center Branch | 08/16/58 |
| | West Nash Street Branch | 10/22/57 |
| | First-Citizens Bank & Trust Company | 03/15/61 |
| | Eastside Branch | 11/10/69 |
| | Parkwood Mall Branch (TW) | 03/19/79 |
| | Parkwood Office | 07/16/63 |
| | West Nash Road Office | 06/01/83 |
| | Peoples Bank and Trust Company | |
| | Nash Street Branch | 10/09/86 |
| | Regency Park Branch | 03/11/81 |
| Windsor | First-Citizens Bank & Trust Company | 06/13/88 |
| | Southern Bank and Trust Company | 10/06/69 |
| Wingate | Security Bank and Trust Company | 01/17/86 |
| Winston-Salem | Branch Banking and Trust Company | |
| | Jonestown Road Office | 07/27/87 |
| | North Point Branch | 01/18/88 |
| | Silas Creek Parkway Office | 03/10/86 |
| | Stratford Road Office | 10/12/87 |
| | Winston-Salem Main Office | 02/27/84 |
| | First-Citizens Bank & Trust Company | 03/02/72 |
| | Cherry Street Branch | 10/10/77 |
| | Country Club Road Branch | 09/07/73 |
| | The Healy Drive Branch | 11/22/83 |
| | Parkview Center Branch | 12/01/72 |
| | Mechanics and Farmers Bank | 09/19/81 |
| | Salem Trust Bank | 03/03/86 |
| | Triad Bank, North Point Branch | 06/21/85 |
| | Stratford Road Office | 05/27/86 |
| Winterville | First-Citizens Bank & Trust Company | 03/28/85 |
| Winton | Southern Bank and Trust Company | 12/29/86 |

(TW) - Teller Window
(MO) - Main Office

| LOCATION | NAME OF BANK | OPENED FOR BUSINESS |
|---|---|---|
| Wrightsville Beach | Peoples Bank and Trust Company | 03/25/83 |
| | United Carolina Bank | 11/07/88 |
| Yaupon Beach | First-Citizens Bank & Trust Company Oak Island Branch | 06/09/86 |
| | United Carolina Bank, Oak Island Branch | 05/01/81 |
| Zebulon | First-Citizens Bank & Trust Company | 11/11/87 |
| | Peoples Bank and Trust Company | 09/03/35 |
| | Wedgewood Terrace Office | 11/03/69 |

# NORTH CAROLINA STATE-CHARTERED BANKS
# AND
# THEIR BRANCHES
December 31, 1988

(Alphabetical by Bank; * indicates Home Office)

**American Bank and Trust Company**
ARCHDALE
118 Trindale Road 27263

HIGH POINT
* 1005 North Main Street 27262 (Home Office)

KERNERSVILLE
237 East Mountain Street 27284

**Avery County Bank**
NEWLAND
* Estatoa Street 28657

**Bank of Bladenboro**
BLADENBORO
Highway 211 West 28320
* 117 South 28320

**Bank of Four Oaks**
CLAYTON
102 East Main Street 27520

FOUR OAKS
111 North Main Street 27524
* 503 North Wellons Street 27524 (Home Office)

**Bank of Granite**
GRANITE FALLS
* 23 North Main Street 28630 (Home Office)

HICKORY
281 14th Avenue, NE 28603
25 3rd Street, NW 28603
2220 12th Avenue, NE 28603

HUDSON
537 Main Street 28638

LENOIR
707 College Avenue, SW 28645

NEWTON
311 North Main Avenue 28658

# NORTH CAROLINA STATE-CHARTERED BANKS
# AND
# THEIR BRANCHES

**Bank of Granite** (cont)
WHITNEL
1351 Norwood Street 28645

**Bank of Pine Level**
PINE LEVEL
* 109 Peedin Street 27568

SMITHFIELD
2204 Selma Road 27577

**Bank of Stanly**
ALBEMARLE
Highway 24/27 Bypass 28002-0338
710 North First Street 28002-0338
* 167 North Second Street 28002-0338

NORWOOD
13 South Main Street 28128-0657

**Bank of Union**
MATTHEWS
4240 Old Monroe Road 28105

MONROE
* 201 North Charlotte Avenue 28110-1459
1401 Skyway Drive 28110

**Bankers Trust of North Carolina**
ASHEBORO
261 North Fayetteville Street 27203

GREENSBORO
* 419 North Elm Street 27401

**Barclays Bank of North Carolina**
CARY
1140 Kildaire Farms Road 27511

CHARLOTTE
* 201 South Tryon Street 28231

FAYETTEVILLE
806-A Elm Street, Eutaw Shopping Center 28303

**Barclays Bank of North Carolina** (cont)
GREENVILLE
700 Arlington Boulevard 27834
111 South Washington Street 27835

NEW BERN
2504 Clarendon Boulevard 28560
310 Craven Street 28560

RALEIGH
5500 Six Forks Road 27609

SOUTHERN PINES
185 West Morganton Road 28387

WILMINGTON
4008 Oleander Drive 28406
124 Princess Street 28401

WILSON
200 West Nash Street 27893

**Blue Ridge Bank**
SPARTA
* 125 North Main Street 28675

**Branch Banking and Trust Company**
ABERDEEN
Johnson Street and US 1 28315
115 North Poplar Street 28315

ANGIER
203 East Depot Street 27501

APEX
801 East Williams Street 27502

ASHEVILLE
850 Merrimon Avenue 28804
One Pack Square 28801-3404

BEAUFORT
617 Front Street 28516

BENSON
307 East Main Street 27504

**Branch Banking and Trust Company** (cont)

BLACK CREEK
210 Center Street 27813

BOILING SPRINGS
124 North Main Street 28017

BROADWAY
117 West Main Street 27505

BURLINGTON
144 Huffman Mill Road 27215
1006 South Church Street 27215

CARTHAGE
22 Courthouse Square 28327-0189
502 Monroe Street 28327

CARY
200 East Chatham Street 27511
924 Kildaire Farm Road 27511
977 North Harrison Avenue 27511
2000 Regency Parkway 27511

CHARLOTTE
3059 Eastway Drive 28205
6424 Fairview Road 28210
8006 Mallard Creek Road 28213
9000 Pineville-Matthews Road 28134
101 Queens Road 28204
325 South Sharon Amity Road 28211
200 South Tryon Street 28202
250 Woodlawn Road 28217

COATS
300 North McKinley Street 27521

CRAMERTON
109 Center Street 28032

DALLAS
501 West Trade Street 28034

DURHAM
4215 University Drive 27707
103 West Main Street 27701

# NORTH CAROLINA STATE-CHARTERED BANKS
# AND
# THEIR BRANCHES

**Branch Banking and Trust Company** (cont)

ELLENBORO
Highway 74 & Glenn Street 28040

ELM CITY
117 East Main Street 27822

ENFIELD
205 Whitfield Street 27823

EUREKA
101 East Main Street 27830

FAISON
101 Railroad Street 28341

FALLSTON
Main Street 28042

FARMVILLE
Highway 264 By-Pass 27828

FAYETTEVILLE
121 Hay Street 28301
1214 Morganton Road 28305
Morganton Road 28304
123 Rowan Street 28301
201 Tallywood Shopping Center 28303
US 401 North 28304

FLETCHER
Asheville Highway 25 28732

FOREST CITY
333 East Main Street 28043
Highway 74 By-pass 28043

FOUNTAIN
East Wilson Street 27829

FREMONT
129 East Main Street 27830

FUQUAY-VARINA
121 North Main Street 27526

GASTONIA
1207 Bessemer City Road 28052
333 Garrison Boulevard 28052

**Branch Banking & Trust Company** (cont)

GASTONIA
- 120 South New Hope Road 28054
- 2831 South York Road 28052
- 425 West Franklin Avenue 28052
- 2414 West Franklin Avenue 28052
- 110 West Main Street 28052
- 3070 Union Road 28054

GOLDSBORO
- 207 East Ash Street 27530
- 435 North Berkeley Boulevard 27530
- 1205 North William Street 27530

GOLDSTON
- South Main Street 27252

GRAHAM
- 220 South Main Street 27253

GREENSBORO
- 3357 Battleground Avenue 27410
- 3508 High Point Road 27407
- 101 South Elm Street 27401
- 4653 West Market Street 27407

GREENVILLE
- 301 Arlington Boulevard 27834
- 212 South Greene Street 27834
- 2000 Venture Towers Drive 27836-3495

HALIFAX
- 3 South King Street 27839

HAVELOCK
- Highway 70 28532

HICKORY
- 2637 First Avenue SW 28601
- 360 Highway 64-70 SW 28601
- 34 2nd Street, NW 28601

HIGH POINT
- 1116 Eastchester Drive 27260
- Post Office Box 2721 27262

**Branch Banking and Trust Company** (cont)

JAMESVILLE
Highway 64 East 27846

KINGS MOUNTAIN
410 East King Street 28086

KINSTON
2409 North Heritage Street 28501
136 North Queen Street 28501
2009 West Vernon Avenue 28501

KNIGHTDALE
2920 Highway 64 East 27545

LAWNDALE
Main Street 28090

LEXINGTON
20 South Main Street 27292
308 West Center Street 27292

LIBERTY
101 Fayetteville Street 27298

LITTLETON
131 East South Main Street 27850

LOWELL
830 Groves Street 28098

MAGGIE VALLEY
U. S. Highway 19 28751

MAGNOLIA
104 South Railroad Street 28453

MATTHEWS
157 North Trade Street 28105

MICRO
32 Railroad Street 27555

MINT HILL
11301 Lawyers Road 28212

# NORTH CAROLINA STATE-CHARTERED BANKS
# AND
# THEIR BRANCHES

**Branch Banking and Trust Company** (cont)

MOCKSVILLE
119 Gaither Street 27028
1109 Yadkinville Road 27028

MOREHEAD CITY
Highway 70 28557
Morehead Plaza Shopping Center 28557

MOUNT HOLLY
150 South Main Street 28120

NEW BERN
3503 Clarendon Boulevard 28560
1301 Glenburnie Road 28560
2011 Neuse Boulevard 28560
375 Tryon Palace Drive 28560

OAK CITY
East & Commerce Street 27857

OLD FORT
200 East Main Street 28762

PIKEVILLE
105 West Main Street 27863

PINEHURST
15 Chinquapin Road 28374

PINEVILLE
9000 Pineville-Matthews Road 28134

PLYMOUTH
US Highway 64 27962
102 West Main Street 27962

PRINCETON
102 North Pine Street 27569

RALEIGH
2209 Century Drive 27612
8320 Creedmoor Road 27612
6200 Falls of the Neuse Road 27609
333 Fayetteville Street Mall 27601

**Branch Banking and Trust Company** (cont)

RALEIGH
1806 Hillsborough Street 27605
3107 North Boulevard 27604
5424 Six Forks Road 27609
2601 Wake Forest Road 27609

RAMSEUR
171 Jordon Road 27316

RANLO
2301 Lowell Road 28054

ROANOKE RAPIDS
1583 East 10th Street 27870
1139 Roanoke Avenue 27870

ROCKY MOUNT
200 North Church Street 27802-2568
127 Winstead Avenue 27802-2568

ROPER
Buncombe Street 27970

RUTHERFORDTON
210 North Main Street 28139
511 North Washington Street 28139

SANDY MUSH
Highway 221 & Morgan Street 28043

SANFORD
1902 Bragg Street 27330
503 Carthage Street 27330
145 West Main Street 27330

SARATOGA
Highway 264 27873

SCOTLAND NECK
1001 Main Street 27874

SELMA
212 North Raiford Street 27576

**Branch Banking & Trust Company** (cont)

SHELBY
1774 East Dixon Boulevard 28150
7-9 East Marion Street 28150
824 South Dekalb Street 28150

SILER CITY
502 North Second Street 27344

SMITHFIELD
301 Bridge Street 27577

SOUTHERN PINES
520 South West Broad Street 28387

SPINDALE
201 Main Street 28160

STANLEY
101 North Main Street 28164

STANTONSBURG
123 South Main Street 27883

STATESVILLE
150 East Broad Street 28677
1617 East Broad Street 28677
1913 West Front Street 28677

TARBORO
318 Main Street 27886
1717 North Main Street 27886
Western Boulevard 27886

TRENTON
127 West Jones Street 28585

VASS
Bank Street 28394

WALLACE
220 East Main Street 28466
1314 North Norwood Street 28466

WARRENTON
122 South Main Street 27589

# NORTH CAROLINA STATE-CHARTERED BANKS
# AND
# THEIR BRANCHES

**Branch Banking and Trust Company** (cont)

WARSAW
102 West Hill Street 28398

WELDON
301 Washington Avenue 27890

WEST END
Highway Alternate North Carolina #73 27376

WILLIAMSTON
918 Washington Street 27892
138 West Main Street 27892

WILMINGTON
802 South College Road 28403

WILSON
1001 South Goldsboro Street 27893
1604 South Tarboro Street 27893
* 223 West Nash Street 27893
2000 West Nash Street 27893

WINSTON-SALEM
401 Jonestown Road 27104
1925 Silas Creek Parkway 27103
1100 Stratford Road 27103
5037 University Parkway 27106
8 West Third Street 27101

**Carolina Mountain Bank**

CASHIERS
Chestnut Square 28717
Highway 64 East 28717

FRANKLIN
Corner of East Rogerts & Main 28734
396 Westgate Road 28734

HENDERSONVILLE
404 South Main Street 28739

HIGHLANDS
* Fourth & Pine Streets 28741

# NORTH CAROLINA STATE-CHARTERED BANKS
# AND
# THEIR BRANCHES

**Carolina Mountain Bank** (cont)
SYLVA
19 Webster Road 28779

**Central State Bank**
HIGH POINT
138 East Parris Avenue 27261
Fairfield Road - Fairfield Plaza 27263
1220 North Main Street 27262
* 100 North Main Street 27261
110 North Wrenn Street 27261

**Citizens Bank**
ANDREWS
2nd and Fairview 28901

HAYESVILLE
Hiawassee and Sanderson Streets 28904

MURPHY
* 300 Peachtree Street 28906

**The Community Bank**
MOUNT AIRY
1220 State Street 27030

PILOT MOUNTAIN
* 604 South Key Street 27041

**Community Bank & Trust Company**
FOREST CITY
330 West Main Street 28043

RUTHERFORDTON
* 215 South Main Street 28139

**Farmers and Merchants Bank**
CHINA GROVE
116 North Main Street 28023

FAITH
Main Street 28041

GRANITE QUARRY
* 138 North Salisbury Avenue 28072

**Farmers and Merchants Bank** (cont)

ROCKWELL
Highway 52 28138

SALISBURY
630 Jake Alexander Boulevard 28144
420 North Main Street 28144

**First Bank**

ALBEMARLE
Highway 24/27 28002
Highway 52 North 28002
160 West Main Street 28002

ASHEBORO
176 North Fayetteville Street 27203

BENNETT
NW Catham and Carthage Street 27208

BISCOE
Corner of 220 and Pine Street 27209

CANDOR
Post Office Box 249 27229

CONCORD
US Highway 29 & Club Road 28025

DENTON
115 Salisbury Street 27239

GIBSON
10 East Main Street 28343

KANNAPOLIS
West C & Pine Street 28082

LAUREL HILL
200 Morgan Street 28351

LOCUST
200 West Main Street 28097

PINEBLUFF
140 North Walnut Street 28373

**First Bank** (cont)
PINEHURST
560 Highway 5 South 28374

RICHFIELD
US Highway 49 28137

ROBBINS
Corner of Middleton and Elm Street 27325

TROY
Country Club Road/Leslie Street 27371
Highway 24/27 27371
436 Mt. Gilead Road 27371
* 341 North Main Street 27371
617 North Main Street 27371

VASS
Seaboard Street 28394

WAGRAM
112 Main Street 28396

WEST END
Highway 211 27376

**First Carolina Bank**
SANFORD
* 1001 South Horner Boulevard 27330

**First Charlotte Bank & Trust**
CHARLOTTE
1701 East Third Street 28204
* Queens Road & 3rd Street 28207
2245 Rexford Place 28211
2600 Sharon Road, West 28210
129 West Trade Street 28202

MATTHEWS
9524 Monroe Road 28105

**First Citizens Bank & Trust**
AHOSKIE
700 East Church Street. 27910

ALBEMARLE
1910 Charlotte Road 28002
1615 Highway 52 North 28002
330 South Second Street 28002

# NORTH CAROLINA STATE-CHARTERED BANKS
# AND
# THEIR BRANCHES

**First Citizens Bank & Trust** (cont)

ANGIER
- Route 1 27501
- 104 West Depot Street 27501

ASHEVILLE
- 768 Hendersonville Road 28803
- 2001 Hendersonville Road 28803
- 918 Merrimon Avenue 28804
- 48 Patton Avenue 28802
- 1375 Patton Avenue 28806
- 1201 Tunnel Road 28805

ATKINSON
- Corner of Church and Rankin Streets 28421

ATLANTIC BEACH
- 101 Morehead Avenue 28512

AUTRYVILLE
- 102 Mill Street 28318

BAYBORO
- Fourth and Main 28515

BEAUFORT
- 411 Front Street 28516
- Live Oak Street 28516

BENSON
- 301 East Main Street 27504
- Route 2 27504
- 100 West Main Street 27504

BESSEMER CITY
- 119 East Virginia Avenue 28016

BETHLEHEM
- Corner Highway 127 North & Rink Dam Road 28603

BEULAVILLE
- Corner of Lee & Main 28518

BLOWING ROCK
- Main Street 28605

**First Citizens Bank & Trust** (cont)

BOONE
625 Blowing Rock Road 28607

BOONVILLE
East Main Street 27011

BREVARD
122 South Broad Street 28712

BRIDGETON
US 17 N & B Street 28519

BRYSON CITY
Main Street 28713

BUIES CREEK
Main Street 27506

BUNN
Main Street 27508

BURGAW
100 West Fremont Street 28425
Corner of Wilmington Street
and US Highway 117 28425

BURNSVILLE
364 East By-Pass 28714

CAMP LEJEUNE
Room C-120, Bldg. NH 100 28542
Building TC 1003, Camp Geiger Area 28542
Building FC-425, French Creek Subarea 28542
Building 84, Holcomb Boulevard 28542
Building 87, Holcomb Boulevard 28542

CANDLER
901 Smoky Park Highway 28715

CANTON
New Clyde Highway, 19/23 South 28716
37 Park Street 28716

CAPE CARTERET
307 West B. McLean Drive 28584

**First Citizens Bank & Trust** (cont)

CARY
1825 Kildaire Farm Road  27511

CHAPEL HILL
134 East Franklin Street  27514
1650 East Franklin Street  27514

CHARLOTTE
7010 Albemarle Road  28212
3750 East Independence Boulevard  28205
3050 Eastway Drive  28205
2903 Freedom Drive  28208
3130 Milton Road  28215
4327 North Tryon Street  28213
6501 Old Dowd Road  28208
4325 Randolph Road  28211
4400 Sharon Road  28211
5133 South Boulevard  28210
209 South Church Street  28202
128 South Tryon Street  28202
2408 Wilkinson Boulevard  28208
4802 Wilmount Road  28208
1531 Woodlawn Road  28209

CHEROKEE
Highway 441 N  28719

CHERRY POINT
Bld #291 2nd Avenue  28532
Bld #3918 Roosevelt Boulevard  28532

CLAYTON
Highway 70 Clayton Village Shopping Center  27520
301 Main Street  27520
302 Main Street  27520

CLEMMONS
2554 Lewisville-Clemmons Road  27012

CLINTON
410 Southeast Boulevard  28328
925 Sunset Avenue  28328
201 East Main Street  28328
302 Northeast Boulevard  28328
209 Wall Street  28328

# NORTH CAROLINA STATE-CHARTERED BANKS
# AND
# THEIR BRANCHES

**First Citizens Bank & Trust** (cont)
CLYDE
1 Depot Street 28721

COATS
100 North McKinley Street 27521

CONCORD
789 Highway 29 North 28025

CONOVER
801 SW Conover Boulevard 28613

CONWAY
201 Main Street 27820

COVE CITY
Old Highway 70 West & Liberty Street 28523

DOBSON
217 North Main Street 27017

DUNN
200 East Broad Street 28334
901 East Cumberland Street 28334
1307 West Cumberland Street 28334
1717 West Cumberland Street 28334

EAST FLAT ROCK
2309 Spartanburg Highway 28726

EDEN
231 West Kings Highway 27288

ELIZABETH CITY
Route 3, Box 437 27909
310 South Road Street 27909
1609 West Ehringhaus Street 27909

FAIRVIEW
Corner of Cane Creek Road & US Highway 74 28730

FAYETTEVILLE
2617 Bragg Boulevard 28302
126 Broadfoot Avenue 28302
1490 Clinton Road 28302

**First Citizens Bank & Trust** (cont)

FAYETTEVILLE
Cross Creek Mall 28302
2498 Gillespie Street 28302
109 Green Street 28302
1701 Owen Drive 28302
235 Person Street 28302
2621 Raeford Road 28302
3604 Ramsey Street 28302

FOREST CITY
109 East Main Street 28043
Tri-City Mall 28043

FORT BRAGG
Basement Level Next to PX 28307
Bastogne Drive 28307
Pope AFB Behind PX 28308
Reilly Street (Main PX Area) 28307
2nd & Butner Road 28307
2nd & G Streets 28307
1st Socom Mosby Street 28307
South Lucas Street 28307

FRANKLIN
3 Iotla Street 28734
530 Westgate Road 287[illegible]4

FRANKLINTON
101 North Main Street 27525

GASTONIA
401 Cox Road 28054
145 South Marietta Street 28053
1502 South York Street 28052

GATES
Highway 37 27937

GIBSONVILLE
237 East Main Street 27249

GOLDSBORO
2425 East Ash Street 27530
Highway 117 Bypass South 27530
1900 North Berkeley Boulevard 27530

**First Citizens Bank & Trust** (cont)

GOLDSBORO
123 North Center Street 27530
2301 Wayne Memorial Drive 27530

GRANITE FALLS
Corner of Falls Avenue & Chestnut Street 28630

GREENSBORO
2431 Battleground Avenue 27408
1803 East Bessemer Avenue 27405
4708 High Point Road 27407
8206 High Point Road 27403
3200 Northline Street 27408
2402 Randleman Road 27406
100 South Elm Street 27401
4637 West Market Street 27407
6400 West Market Street 27409
3101 Yanceyville Street 27405

GREENVILLE
301 Evans Street 27834
701 South Memorial Drive 27834
1615 SE Greenville Boulevard 27834
3109 South Memorial Drive 27834

GRIFTON
501 West Queen 28530

GRIMESLAND
Pitt Street 27837

HARRELLS
Highway 41 28444

HAVELOCK
1440 East Main Street 28532
Jaycee Street 28532
Park Lane 28532

HAZELWOOD
101 West Main Street 28738

HENDERSON
1229 Dabney Drive 27536

**First Citizens Bank & Trust** (cont)

HENDERSONVILLE
1332 Asheville Highway 28739
1500 Four Seasons Boulevard 28739
601 North Main Street 28739

HICKORY
328 1st Avenue NW 28601
1419 1st Avenue SW 28602
Fairgrove Church Road 28601
Highway 64 70 SE Valley Hills Mall 28601
Highway 64 70 SW 28601
1729 North Center Street 28601
1251 16th Street NE 28601

HIGH POINT
143 Greensboro Road 27261
101 South Main Street 27261
2110 Westchester Drive 27261

HOOKERTON
201 Main Street 28538

HOPE MILLS
3626 North Main Street 28348

JACKSONVILLE
1082 Henderson Drive 28540
Highway 17, South 28540
201 New Bridge Street 28540
821 New Bridge Street 28540
1091 Richlands Highway 28540
314 Western Boulevard 28540

KERNERSVILLE
712 Highway 66 South 27284

KING
604 South Main Street 27021

KINGS MOUNTAIN
403 South Battleground Avenue 28086

KINSTON
400 East New Bern Road 28501
816-B Hardee Road 28501

**First Citizens Bank & Trust** (cont)

KINSTON
200 North Queen Street 28501
800 North Queen Street 28501
607 Plaza Boulevard 28501
Route 8, Box 369-M 28501

KNIGHTDALE
1140 North Smithfield Road 27545

LANSING
Highway 194 28643

LEICESTER
601 Leicester Highway 28732

LENOIR
308 Connelly Springs Road 28645

LINCOLNTON
630 Clark Drive 28092
425 East Main Street 28092
2424 East Main Street 28092

LITTLETON
111-115 East South Main Street 27856

LOCUST
101 East Main Street 28097

LOUISBURG
509 East Nash Street 27549
101 North Main Street 27549

MADISON
815 Ayersville Road, NW 27025
111 South Market Street 27025

MAGGIE VALLEY
US Highway #19 28751

MAIDEN
35 East Main Street 28650

MARION
Highway 70 28752

**First Citizens Bank & Trust** (cont)

MARSHALL
Highway 25-70 Marshall By-Pass 28753

MAYSVILLE
Corner of Main & 6th Street 28555

MOREHEAD CITY
821 Arendell Street 28557
3000 Arendell Street 28557
4913 Arendell Street 28557

MORGANTON
201 East Meeting Street 28655

MOUNT AIRY
502 North Main Street 27030

MURPHY
430 Andrews Road-Valley Village Shopping Center 28906

NEW BERN
305 Broad Street 28560
3030 Clarendon Boulevard 28560
606 Fort Totten Drive 28560
Highway 70 & Airport Road 28560

NEWPORT
53 Chatham 28570
434 Howard Boulevard 28570

NEWTON
11 South College Avenue 28658

NEWTON GROVE
North Main Street 28366

ORIENTAL
Main Street 28571

PILOT MOUNTAIN
110 West Main Street 27041

PINEVILLE
209 Main Street 28134

**First Citizens Bank & Trust** (cont)

PINK HILL
108 West Broadway 28572

PITTSBORO
Corner Hanks & Hillsboro Streets 27312

PRINCETON
201 West Old 70 Highway 27569

RAMSEUR
149 Jordan Road 27316

RDU AIRPORT
American Airlines Terminal C 27623

RALEIGH
2101 Avent Ferry Road 27606
2105 Cameron Street 27605
* 20 East Martin Street 27602
2001 Fairview Road 27608
5001 Falls of Neuse Road 27609
6837 Falls of Neuse Road 27615
4325 Glenwood Avenue 27612
615 Hillsborough Street 27603
5236 Holly Ridge Drive 27612
2100 New Bern Avenue 27602
1839 North Boulevard 27604
4801 North Boulevard 27604
305 North Hills Shopping Center 27609
619 North Person Street 27604
1200 Ridge Road 27607
2321 Stonehenge Drive 27615

REIDSVILLE
228 Gilmer Street 27320

RICHLANDS
Highway 258 28574

ROANOKE RAPIDS
1580 East 10th Street 27870
949 Roanoke Avenue 27870
Route 3, Box 360 27870

ROCKINGHAM
101 Rockingham Road 28379

**First Citizens Bank & Trust** (cont)

ROCKY MOUNT
119 North Church Street 27804

ROSEBORO
100 East Roseboro Street 28382
Highway 24 28382

RURAL HALL
8175 Broad Street 27045
1055 Highway 65 West 27045

SALTER PATH
Highway #58 28557

SALUDA
201 Main Street 28773

SANFORD
206 Carthage Street 27330
830 Spring Lane 27330
2800 Williams Street 27330

SELMA
114 Raeford Street 27576

SHELBY
331 South Lafayette Street 28150

SMITHFIELD
241 East Market 27577
614 East Market Street 27577
Highway 70 West 27577
Highway 301 South 27577
Highway 301 North-Pine Needle Shopping Square 27577
607 Massey 27577

SMYRNA
Highway 70 & State Road (1350) 28579

SNEADS FERRY
NCSR 1515 28460

SNOW HILL
110 North Greene Street 28580

**First Citizens Bank & Trust** (cont)

SOUTHERN PINES
390 SW Broad Street 28387

SOUTHPORT
212 Howe Street 28461

SPARTA
South Main and Blue Ridge 28675

SPRING HOPE
103 Pine Street 27882

STATESVILLE
204 East Broad Street 28677
1706 East Broad Street 28677
1406 Shelton Avenue 28677
1111 West Front Street 28677

STEDMAN
SE Corner Hillsboro Street & Highway 24 28391-0219

STOKESDALE
Main and Newberry 27357

SWANSBORO
302 Main Street 28584

SUNBURY
Highway 32 27979

SYLVA
5 West Main Street 28779

TARAWA TERRACE
Building TT 2459, Tarawa Terrace
Shopping Center 28543

TARBORO
400 Main Street 27886

THOMASVILLE
1035 Randolph Street 27360
50 Salem Street 27360

TURKEY
Highway 1004 & Faison Street 28393

# NORTH CAROLINA STATE-CHARTERED BANKS
# AND
# THEIR BRANCHES

**First Citizens Bank & Trust** (cont)

WALNUT COVE
424 North Main Street 27052

WARRENTON
205 North Main Street 27589

WASHINGTON
1411 Carolina Avenue 27889
100 West Main 27889

WAYNESVILLE
409 North Main Street 28786
301 Walnut Street 28786

WELDON
312 Washington Avenue 27890

WENDELL
105 North Main Street 27591

WEST JEFFERSON
425 East Second Street 28694
01 South Jefferson Avenue 28594

WILLIAMSTON
401 West Main Street 27892

WILMINGTON
Highway 132 28402
612 Lake Park Boulevard 28402
8 North Front Street 28402
4022 Oleander Drive 28402
Plaza East Shopping Center-Eastwood Road 28402
Shipyard Boulevard 28402
2702 South College Road 28402
27 South Kerr Avenue 28402

WILSON
Highway 301 27893
Parkwood Mall Shopping Center 27893
South Tarboro Street 27893
126 West Nash Street 27893
2401 West Nash Street 27893

WINDSOR
123 Granville Street 27983

**First Citizens Bank & Trust** (cont)
WINSTON-SALEM
4876 Country Club Road 27113
3401 Healy Drive 27113
3080 North Cherry Street 27113
6005 University Parkway 27105
3031 Waughtown Street 27113
2000 West First Street 27113

WINTERVILLE
102 West Main Street 28590

YAUPON BEACH
130 Yaupon Drive 28465

ZEBULON
Route 2, Box 475-A1 27597
101 Wakelon Street 27597

**First Commercial Bank**
ARDEN
Hendersonville Road and Glenn Bridge Road 28704

ASHEVILLE
Hendersonville Highway and Glenn Bridge Road
US 25 South 28704
780 Hendersonville Road 28802
Highway 74, Ingles Shopping Center 28803
7 Leicester Highway 28802/28806
915 Merrimon Avenue 28802/28804
* 8 O'Henry Avenue 28802
1417 Patton Avenue 28806
South Forest Shopping Center, US 25 South 28802/28803

BAKERSVILLE
117 Mitchell Avenue 28705

BURNSVILLE
530 West Bypass 28714

HENDERSONVILLE
245 Main Street 28739
125 7th Avenue East 28793/28739
US Highway 176 South 28739
64 West Brevard Highway 28793

**First Commercial Bank** (cont)
SPRUCE PINE
564 Highway 226 South 28777

**First Community Bank**
GASTONIA
* 100 East Garrison Boulevard 28053-2358
3407 South New Hope Road 28053-2358

**First Hanover Bank**
WILMINGTON
* 4710 Oleander Drive 28403
1950 South 17th Street 28401

**First Scotland Bank**
LAURINBURG
* 909 South Main Street 28352

MAXTON
110 Saunders Street 28364

ROCKINGHAM
Richmond Plaza 28379

**FirstSouth Bank**
BURLINGTON
2946 South Church Street 27215
* 509 South Lexington Avenue 27215

GRAHAM
109 Crescent Square Drive 27253

**Guaranty State Bank**
DURHAM
2101 Guess Road 27705
2801 North Roxboro Road 27704
3400 Westgate Drive 27707
* 302 West Main Street 27701

**High Point Bank and Trust Company**
HIGH POINT
1028 Eastchester Drive 27260
* 312 North Main Street 27261
441 South Main Street 27260
2758 South Main Street 27263
1813 Westchester Drive 27262

# NORTH CAROLINA STATE-CHARTERED BANKS
# AND
# THEIR BRANCHES

**Lexington State Bank**

LEXINGTON

1926 Cotton Grove Road (North Carolina Highway 8) 27292
300 East Center Street 27292
New US Highway 64 West (Lexington Shopping Center) 27292
One LSB Plaza 27293-0867
701 South Main Street 27292
285 Talbert Boulevard 27292
27 West Center Street 27292
* 38 West First Avenue 27292
1109 Winston Road 27292

THOMASVILLE

941 Randolph Street 27360

WELCOME (Unincorporated)

US Highway 52 27374

WINSTON-SALEM

North Carolina Highway 150 and Old Salisbury Road 27107
US Highway 52 at Gumtree Road 27107

**Lincoln Bank of North Carolina**

CORNELIUS

20221 North Carolina Highway 73 28031

DENVER

Highway 16 and 150 28037
Highway 16 at Rufus Road 28037

LINCOLNTON

* 402 East Main Street 28092
2612 East Main Street 28092

MOORESVILLE

Highway 150 and I-77 28115
Northwood Village Shopping Center 28115

**Lumbee Bank**

LUMBERTON

111 North Court Square 28359

PEMBROKE

* 205 West Third Street 28372

# NORTH CAROLINA STATE-CHARTERED BANKS
# AND
# THEIR BRANCHES

**Mechanics and Farmers**

CHARLOTTE
101 Beatties Ford Road 28233-3594
2101 Beatties Ford Road 28233-3594
700 East Stonewall Street 28233-3594

DURHAM
615 Fayetteville Street 27702-1932
Mutual Plaza 27702-1932
* 116 West Parrish Street 27702-1932

RALEIGH
13 East Hargett Street 27602-1466
1824 Rock Quarry Road 27602-1466

WINSTON-SALEM
770 Martin Luther King Drive 27101

**Mid-South Bank & Trust Company**

BROADWAY
229 North Main Street 27505

BUIES CREEK
Highway #421, South 27506

LILLINGTON
30 Front Street 27546

MONCURE
Old US #1 27559

PINEHURST
Highway 211 - Traffic Circle 28374
Pinehurst Village, Theater Building 28374

SANFORD
* 338 Carthage Street 27330
2000 South Horner Boulevard 27330

SOUTHERN PINES
The Commons Shopping Center, 1750
US Highway 1, South 28387

SPRING LAKE
7043 Ray Road 28390

# NORTH CAROLINA STATE-CHARTERED BANKS
# AND
# THEIR BRANCHES

**Peoples Bank**

CATAWBA
111-113 North Main Street 28609-0428

HICKORY
3310 Springs Road North East 28601

HIDDENITE
Highway 64 & 90 28636

MAIDEN
US Highway 321, South 28650-0557

NEWTON
2619 North Main Avenue 28658-0467
* 218 South Main Avenue 28658-0467

**Peoples Bank & Trust Company**

ATLANTIC BEACH
Salter Path Road, Coral Bay Shopping Center 28512

BAILEY
200 West Deans Street 27807

BATTLEBORO
301 West Main Street 27809

CARY
1300 Buck Jones Road 27606

EDENTON
700 North Broad Street 27932
100 South Broad Street 27923

ELIZABETH CITY
606 East Main Street 27909
Ehringhaus Street 27909

ENFIELD
101 North Railroad Street 27823

FAYETTEVILLE
2495 Hope Mills Road 28304

**Peoples Bank & Trust Company** (cont)
FAYETTEVILLE
214 North McPherson Church Road 28303
117 North Reilly Road 28304
454 Ramsey Street 28301
2897 Village Drive 28304

GARNER
421 Chapanoke Lane 27603

GREENVILLE
Farm Fresh Shopping Center 27834
Highway 11 & Mall Drive 27834
US 264 27834

HARRELSVILLE
105 East Main Street 27942

HENDERSON
Henderson Mall, Dabney Drive 27536
407 South Chestnut Street 27536

HERTFORD
106 North Church Street 27944

HOBGOOD
Commerce Street 27843

JACKSON
208 West Jefferson Street 27845

JACKSONVILLE
1606 Country Club Road 28546
2445 Onslow Drive 28540

KITTY HAWK
12 Juniper Trail, Suite 102 27949

MIDDLESEX
109 Nash Street 27557

MOREHEAD CITY
28th & Bridges Street, Morehead Plaza 28557

NASHVILLE
801 East Washington Street 27856
200 West Washington Street 27856

**Peoples Bank & Trust Company** (cont)

NORLINA
139 Hyco Street 27563

PINETOPS
102 East Hamlet Street 27864

RALEIGH
4400 Falls of Neuse Road 27609
6101 North Boulevard 27604
4209 Pleasant Valley Road 27612
4700 Six Forks Road 27609
8809 Six Forks Road 27615

ROANOKE RAPIDS
1640 Weldon Road 27870

ROCKY MOUNT
1124 Benvenue 27802
145 Fairview Road 27802
1415 South Church 27802
* 130 South Franklin 27802
1820 Sunset 27802
3609 Sunset 27802

SHARPSBURG
Main Street 27878

ROXBORO
105 West Gordon Street 27573

SCOTLAND NECK
810 South Main Street 27874

SPRING HOPE
102 East Branch Street 27882

SPRING LAKE
121 Skyland Shopping Center 28390

TARBORO
2100 North Main Street 27886

WHITAKERS
101 North White Street 27891

# NORTH CAROLINA STATE-CHARTERED BANKS
# AND
# THEIR BRANCHES

**Peoples Bank & Trust Company** (cont)
WILMINGTON
1930 Castle Hayne Road 28401
2026 Eastwood Road 28403
4230 Market Street 28403
35 North Front Street 28401
3709 Oleander Drive 28403
2208 South 17th Street 28401

WILSON
2400 Montgomery Drive 27893
314 West Nash Street 27893

ZEBULON
300 Arendell Avenue 27597
512 West Gannon Avenue 27597

**Piedmont State Bank**
GREENSBORO
2501 Battleground Avenue 27408
3825 High Point Road 27407
* 4817 West Market Street 27407

**Randolph Bank & Trust Company**
ASHEBORO
* 175 North Fayetteville Street
1532 North Fayetteville Street 27204
854 East Dixie Drive 27204

RANDLEMAN
109 West Naomi Street 27317

**Republic Bank and Trust Company**
CHARLOTTE
6700 Albemarle Road 28212
3765 East Independence Boulevard 28205
202 Eastway Drive 28213
7800 Fairview Road 28226
3301 Freedom Drive 28208
2226 Park Road 28203
4010 Park Road 28209
5302 South Boulevard 28210
* 101 South Kings Drive 28235
207 South Sharon Amity 28211
201 South Tryon, Suite 100-A 28202
500 Tyvola Road at I-77 28210
1133 Wendover Road 28211

**Republic Bank and Trust Company** (cont)
MATTHEWS
11446 East Independence Boulevard 28105

PINEVILLE
9101 Matthews-Pineville Road 28134

**Salem Trust Bank**
WINSTON-SALEM
* 2140 Country Club Road 27102

**Security Bank and Trust Company**
ALBEMARLE
1328 East Main Street 28002
185 North First Street 28002

BELMONT
118 North Main Street 28012
398 Perfection Road 28012

CHARLOTTE
6201 East Independence Boulevard 28215
4736 Park Road 28209
4443 The Plaza 28212
324 South Tryon Street 28202

CONCORD
345 Union Cemetery Road 28025

KANNAPOLIS
North Ridge Avenue at Security Street 28081
South Cannon Boulevard 28081

LANDIS
600 South Main Street 28088

LEXINGTON
Highway 150-Tyro 27292
2 State Street 27292

MARSHVILLE
103 East Main Street 28103
205 Highway 74 West 28103

MATTHEWS
345 West John Street 28105

**Security Bank and Trust Company** (cont)
MONROE
415 East Franklin Street 28110
Old Charlotte Avenue at Dickerson Boulevard 28110
Sutherland & Walkup Avenue 28110
Union Village Shopping Center 28110
114 West Jefferson Street 28110

MOORESVILLE
645 Plaza Drive 28115

NORWOOD
Corner of Main and Turner Street 28128
Main Street 28128

OAKBORO
101 North Main Street 28129

POLKTON
Highway 74 28135

SALISBURY
East Innes at Avalon Drive 28144
Highway 70, Mid Carolina Mall 28144
617 Mocksville Avenue 28144
* 215-217 South Main Street 28144
1631 South Main Street 28144
1401 West Innes Street 28144

SPENCER
Park Plaza Shopping Center 28159

STANLEY
416 Highway #27 South 28164

WADESBORO
119 South Green Street 28174

WINGATE
204 Highway #74 West 28174

**Southern Bank and Trust Company**
AHOSKIE
507 East Main Street 27910

AURORA
Highway 33 & 5th Street 27806

**Southern Bank and Trust Company** (cont)

AYDEN
228 South Lee Street 28513
1107 West 3rd Street 28513

BATH
Highway 92 27808

BELHAVEN
Main Street 27810

BETHEL
124 North Main Street 27812

CALYPSO
West Trade Street 28325

DEEP RUN
Highway 11 and State Road 1144 28525

DUDLEY
Highway 117 28333

EDENTON
1207 North Broad Street 27932

FAISON
Corner of North Faison and Main Street 28341

GATESVILLE
711 North Main 27938

GOLDSBORO
Route 1 27530

LA GRANGE
114 South Caswell Street 28551

LEWISTON
Main Street 27849

MACCLESFIELD
Railroad Street 27852

MAURY
Intersection of 3rd Street and State Road 123 28554

**Southern Bank and Trust Company** (cont)
MOUNT OLIVE
* 100 North Center 28365
230 West Park Avenue 28365

MURFREESBORO
Main Street 27855

PLYMOUTH
612 Washington Street 27962

ROBERSONVILLE
North Main Street 27871

ROXOBEL
Corner Main Street and Reely Street 27872

SEVEN SPRINGS
Main Street 28578

STOKES
Highway 903 27884

WARSAW
105 North Pine Street 28398

WILLIAMSTON
Route 4 27892

WINDSOR
119 Granville Street 27983
Route 3, Box 211C Rural Road 1304 27983

WINTON
Main Street 27986

**Standard Bank & Trust Company**
DUNN
* 600 North Ellis Street 28334

**State Bank**
FAYETTEVILLE
* 520 Westwood Shopping Center 28304
2940 Village Drive 28304

# NORTH CAROLINA STATE-CHARTERED BANKS AND THEIR BRANCHES

**The Bank of Currituck**

CAMDEN
Highway 158 27921

GRANDY
Highway 158 27939

MOYOCK
* Highway 158 27958

**The Bank of Iredell**

CLEVELAND
100 South Depot Street 27013

MOORESVILLE
255 North Main Street 28115
One Rolling Hill Road 28115

STATESVILLE
* 325 East Front Street 28677

TROUTMAN
134 South Main Street 28166

**The East Carolina Bank**

COLUMBIA
Scuppernong Drive 27925

CRESWELL
7th Street & Highway 64 27928

ENGELHARD
* Highway 264 27824

FAIRFIELD
Highway 94 27826

HATTERAS
Highway 12 27943

KITTY HAWK
Corner of Highway 158 & Juniper Trail 27949

**The East Carolina Bank** (cont)

MANTEO
403-405 Budleigh Street 27954

NAGS HEAD
Highway 158 Bypass 27959

OCRACOKE
Highway 12 27960

SWAN QUARTER
Main & Pearl Streets 27885

WANCHESE
Highway 345 27981

**The Fidelity Bank**

BISCOE
Highway 220 North 27209
100 Main Street 27209

CANDOR
302 North Main Street 27229

CARTHAGE
201 Monroe Street 28327

CARY
100 West Chatham Street 27512
100 West Maynard Road 27511

ELLERBE
216 North Main Street 28338

FUQUAY-VARINA
1304 North Main Street 27526
* 111 South Main Street 27526
100 South Main Street 27526

HOLLY SPRINGS
142 North Main Street 27540

LIBERTY
502 North Greensboro Street 27298

MORRISVILLE
407 Cedar Fork Road 27560

**The Fidelity Bank** (cont)

MOUNT GILEAD
207 North Main Street 27306

RALEIGH
200 South Salisbury Street 27602

ROBBINS
112 North Middleton Street 27325

STAR
414 South Main Street 27356

TROY
315 Albemarle Road 27371
328 North Main Street 27371

WAKE FOREST
231 South White Street 27587

**The Heritage Bank**

BAILEY
120 Main Street 27807

FREMONT
100 Wilson Street 27830

KENLY
401 East Second Street 27542
101 West Second Street 27542

LUCAMA
* 106 Main Street 27851

MIDDLESEX
200 East Finch Avenue 27557

SIMS
Alternate Highway 264 and Main Street 27880

**The Morris Plan Industrial Bank**

BURLINGTON
* 418 South Spring Street 27215

# NORTH CAROLINA STATE-CHARTERED BANKS
# AND
# THEIR BRANCHES

**Topsail State Bank**

HAMPSTEAD
* Highway 17 28443

WILMINGTON
7320 North Market Street 28405

**Triad Bank**

GREENSBORO
2412 Battleground Avenue 27420
917 East Bessemer Avenue 27420
3701-B High Point Road 27420
* 113 North Greene Street 27420
4541 West Market Street 27420

WINSTON-SALEM
7996 Northpoint Boulevard 27106
500 South Stratford Road 27103

**Triangle Bank and Trust Company**

CARY
215 East Chatham Street 27511

FUQUAY-VARINA
215 North Main Street 27526

RALEIGH
* 16 East Rowan Street 27622
5312 Six Forks Road 27622

**United Carolina Bank**

ABERDEEN
1502 US Highway 15-501 28315

ANSONVILLE
Highway 52 28007

BEULAVILLE
Broad Street 28518

CARY
1207 Kildaire Farm Road 27511

CASTLE HAYNE
3910 Castle Hayne Road 28429

# NORTH CAROLINA STATE-CHARTERED BANKS
# AND
# THEIR BRANCHES

**United Carolina Bank** (cont)

CHAPEL HILL
223 South Elliott Road  27515-3569

CHARLOTTE
3901 Albemarle Road  28205
5930 Fairview Road  28210
111 Hawthorne Lane  28204
6021 Hickory Grove Road  28215
8926 J. M. Keynes Drive  28213
419 Little Rock Road  28214
7117 Matthews-Mint Hill Road  28212
5800 Old Providence Road  28226
6552 Pressley Road  28217
4309 Providence Road  28211
212 South Tryon Street  28281
11518 Steele Creek Road  28210

CHINQUAPIN
Highway 41  28521

CLARKTON
101 East Green Street  28433

CLINTON
300 Fayetteville Street  28328
506 Southeast Boulevard  28328

CORNELIUS
20400 Highway 73  28031

DAVIDSON
400 Avenger Lane  28036
137 North Main Street  28036

DUNN
1000 East Cumberland Street  28334
107 West Broad Street  28334
1109 West Cumberland Street  28334

ELIZABETHTOWN
215 West Broad Street  28337

ELLERBE
Second & Page Streets  28338

# NORTH CAROLINA STATE-CHARTERED BANKS
# AND
# THEIR BRANCHES

**United Carolina Bank** (cont)

ERWIN
111 Denim Drive 28339

FAIRMONT
306 North Walnut Street 28340
301 South Main Street 28340

FAYETTEVILLE
2507 Bragg Boulevard 28303
316 Green Street 28301
2900 Village Drive 28304
5801 Yadkin Road 28303

HAMLET
114 Main Street 28345

HOLDEN BEACH
Highway 130 Causeway 28459

INDIAN TRAIL
Maud Street 28079

KENANSVILLE
305 South Main Street 28349

LAKE WACCAMAW
Highway 74-76 28450

LELAND
Fairview Road and Highway 74-76 28451

LOUISBURG
403 East Nash Street 27549

LUMBERTON
700 Chestnut Street 28358
3000 North Elm Street 28358
2899 West Fifth Street 28358

MARSHVILLE
Highway 74 28103

MATTHEWS
11110 East Independence Boulevard 28105
310 East John Street 28105

**United Carolina Bank** (cont)

MONROE
806 Lancaster Avenue  28110-0529
512 North Hayne  28110-5029
120 North Main Street  28110-0529
301 Roosevelt Boulevard  28110-0529
2115-713 Roosevelt Boulevard  28110-0529
2123 Roosevelt Boulevard  28110-0529
1608 Skyway Drive  28110-0529

NEWTON GROVE
Smithfield Highway  28366

OAKDALE
1116 Oakdale Road  28216

OCEAN ISLE BEACH
Highways 179 & 904  28459

PARKTON
202 Fayetteville Street  28371

PEACHLAND
Post Office Box 218  28133

PINEVILLE
Post Office Box 399  28134

RAEFORD
203 Dickson Street  28376
207 South Main Street  28376

RALEIGH
3701 Barrett Drive  27609
2906 Brentwood Road  27604
4409 Creedmoor Road  27612
7560 Creedmoor Road  27612
220 East Morgan Street  27601
6659 Falls of Neuse Road  27609
2809 Millbrook Road  27609
611 Oberlin Road  27605
Riegelwood Shopping Center  28456
UCB Plaza, 3605 Glenwood Avenue  27619

**United Carolina Bank** (cont)

ROCKINGHAM
Highway 74  28379
504 Mill Road  28379
116 South Lee Street  28379

ROSE HILL
Highway 17  28458

ST. PAULS
106 Broad Street  28384

SHALLOTTE
401 Main Street  28459
North Main Street, Highway 17  28459
Southside Highway 179  28459

TABOR CITY
201-205 East Main Street  28463
Highway 701  28463

TAR HEEL
Highway 87  28392

WADESBORO
223 North Greene Street  28170
102-104 South Greene Street  28170

WALLACE
North Norwood  28466

WAXHAW
Highway 16  28173

WHITEVILLE
807 Pinkney Street  28472
* 306 South Madison Street  28472
622 South Madison Street  28472
818 South Madison Street  28472
US 701 Business South  28472

WILMINGTON
17th Street, 4713 Market Street  28405
6830 Market Street  28405
101 North Third Street  28402
4509 Oleander Street  28403
2301 South 17th Street  28401

# NORTH CAROLINA STATE-CHARTERED BANKS
# AND
# THEIR BRANCHES

**United Carolina Bank** (cont)
WRIGHTSVILLE BEACH
Suite #1, Wrightsville Beach Office Building 78480

**Village Bank**
CARRBORO
505 West Main Street 27510

CHAPEL HILL
15-501 Highway 27515
113 North Columbia 27514
#504 Northgate Mall 27705
* 77 South Elliot Road 27514

DURHAM
4312 Westgate Drive 27707

**Yadkin Valley Bank and Trust Company**
ELKIN
* 110 West Market Street 28621

JEFFERSON
799 East Main Street 28640

JONESVILLE
101 North Bridge Street 28642

NORTH WILKESBORO
1404 West D. Street 28659

WEST JEFFERSON
107 North Fifth Avenue 28694

## NONDEPOSITORY TRUST COMPANIES

Nondepository trust companies offer all the traditional trust services associated with a bank trust department but are not affiliated with a bank and do not offer any deposit services. These companies may provide fiduciary administration of trust accounts, estates, corporate trusts, investments, and other forms of professional trusteeships.

| NAME OF TRUST COMPANY | HOME OFFICE ADDRESS |
|---|---|
| The Trust Company of the South | Mr. Edwin F. Lucas, III<br>Assistant Secretary<br>C/O Canal Wood Products<br>1900 Independence Center<br>101 North Tryon Street<br>Charlotte 28246<br>704/377-2536 |
| North Carolina Trust Company | Mr. Stephen C. Hassenfelt<br>President & Chief Executive Officer<br>Post Office Box 1108<br>Greensboro 27402<br>919/272-5100 |

# DIRECTORY OF BANK HOLDING COMPANIES

The Bank Holding Company Act of 1984, as amended, requires that bank holding companies doing business in North Carolina must register annually with the Commissioner of Banks. This registration applies to bank holding companies that control the following:

(1) A North Carolina federally or state-chartered bank; or
(2) A Nonbank subsidiary that has offices located in North Carolina

# BANK HOLDING COMPANIES
# REGISTERED WITH
# THE COMMISSIONER OF BANKS
# DECEMBER 31, 1988

## NORTH CAROLINA BANK HOLDING COMPANIES

(In alphabetical order including a list of bank and nonbank subsidiaries {direct and indirect} operating within the State of North Carolina.)

| CORPORATION NAME | LOCATION |
|---|---|
| **Bank of Granite Corporation** | Granite Falls |
| Bank of Granite | |
| **BarclaysAmericanCorporation** | Charlotte |
| American Insurance Agency of Elizabeth Ave., Inc. | |
| American Realty and Investment Company | |
| BarclaysAmerican/Business Credit, Inc. | |
| BarclaysAmerican/Commercial, Inc. | |
| BarclaysAmerican/Commercial Services Group, Inc. | |
| BarclaysAmerican/Financial, Inc. | |
| BarclaysAmerican/Financial Services, Inc. | |
| BarclaysAmerican/Leasing, Inc. | |
| BarclaysAmerican/Mortgage Corporation | |
| Barclays Bank of North Carolina | |
| The Citadel Life Insurance Company | |
| **Branch Corporation** | Wilson |
| Branch Banking and Trust Company | |
| Carba Realty, Inc. | |
| 150 Corporation | |
| **Carolina Mountain Holding Company** | Highlands |
| Carolina Mountain Bank | |
| Carolina Mountain Mortgage Group | |
| Community Finance Company | |
| **CCB Financial Corporation** | Durham |
| Central Carolina Bank and Trust Company, N.A. | |
| Republic Bank & Trust Company | |
| Southland Associates, Inc. | |

| CORPORATION NAME | LOCATION |
|---|---|
| **F & M Financial Corporation** | Granite Quarry |
| F & M Investment Co., Inc. | |
| Farmers & Merchants Bank | |
| **Fidelity BancShares, (N.C.), Inc.** | Fuquay-Varina |
| The Fidelity Bank | |
| **First Bancorp** | Troy |
| First Bank | |
| Montgomery Data Services, Inc. | |
| **First Charter Corporation** | Concord |
| Carolina Finance Company | |
| First Charter Mortgage Corporation | |
| First Charter National Bank | |
| **First Citizens BancShares, Inc.** | Raleigh |
| American Guaranty Insurance Company | |
| First-Citizens Bank & Trust Company | |
| First Citizens Mortgage Company | |
| First Title Insurance Company | |
| Greenhaven Apartments | |
| National Title Insurance Agency, Inc. | |
| Neuse, Inc. | |
| SWCO, Inc. | |
| Triangle Life Insurance Company | |
| **First Security Financial Corporation** | Salisbury |
| Security Bank & Trust Company | |
| **First Union Corporation** | Charlotte |
| Capitol Credit Plan of N.C., Inc. | |
| Capitol Finance Group, Inc. | |
| Capitol Lease Plan Corporation | |
| Capitol Mortgage Plan Corporation | |
| Capitol Premium Plan, Inc. | |
| First Union Brokerage Services, Inc. | |
| First Union Commercial Corporation | |
| First Union Futures Corporation | |
| First Union Home Equity Corporation | |
| First Union International Transportation Service, Inc. | |
| First Union Mortgage Company | |
| First Union National Bank of North Carolina | |
| General Financial Agency, Inc. | |
| Tryon Management, Inc. | |

## NORTH CAROLINA BANK HOLDING COMPANIES

| CORPORATION NAME | LOCATION |
|---|---|
| **First Wachovia Corporation** | Winston-Salem |
| City Loans, Inc. | |
| First Wachovia Brokerage Service Corporation | |
| First Wachovia Corporate Services, Inc. | |
| First Wachovia International Banking Corporation | |
| First Wachovia Leasing Corporation | |
| First Wachovia Mortgage Company | |
| First Wachovia Student Financial Services, Inc. | |
| First Wachovia Trust Services, Inc. | |
| Greenville Agricultural Credit Corporation | |
| ORE, Inc. | |
| Wachovia Bank and Trust Company, N.A. | |
| Wachovia Financial Corporation | |
| Wachovia Operational Services Corporation | |
| Wachovia Services, Inc. | |
| Wachovia VideoFinancial Services Corporation | |
| The Wachovia Corporation | |
| **FNB Corporation** | Asheboro |
| The First National Bank of Randolph County | |
| **FNB Financial Services Corporation** | Reidsville |
| First National Bank of Reidsville | |
| **LSB Bancshares, Inc.** | Lexington |
| Lexington State Bank | |
| **NCNB Corporation** | Charlotte |
| Atlantic Land Corporation | |
| BNC Realty Company | |
| CLA Properties, Inc. | |
| Comfortable Mortgages, Inc. | |
| Hartwell Properties, Inc. | |
| MAR, Inc. | |
| MRM Properties, Inc. | |
| NCNB Charlotte Center, Inc. | |
| NCNB Charter Associates | |
| NCNB Community Development Corporation | |
| NCNB Corporate Services, Inc. | |
| NCNB Equity Corporation | |
| NCNB Financial Services, Inc. | |
| NCNB Futures Corporation | |
| NCNB Lease Investments, Inc. | |
| NCNB Leasing Corporation | |
| NCNB Mortgage Corporation | |
| NCNB National Bank of North Carolina | |

| CORPORATION NAME | LOCATION |
|---|---|
| NCNB Operations, Inc. | |
| NCNB Overseas Corporation | |
| NCNB Plaza Charlotte, Inc. | |
| NCNB Properties, Inc. | |
| NCNB SBIC Corporation | |
| NCNB Securities, Inc. | |
| NCNB Venture Corporation | |
| RIL, Inc. | |
| ShoreMount Corporation | |
| Superior Life Insurance Company | |
| TIM, Inc. | |
| **Peoples Bancorporation** | Rocky Mount |
| Citizens National Bank | |
| Mid-South Bank and Trust Company | |
| MSB Financial Services, Inc. | |
| Peoples Bank and Trust Company | |
| Peoples Mortgage Company | |
| Pepco, Inc. | |
| Sun States Finance Company | |
| **Southern Bancshares (N.C.), Inc.** | Mount Olive |
| Goshen, Inc. | |
| Southern Bank & Trust Company | |
| **Southern National Corporation** | Lumberton |
| Southern International Corporation | |
| Southern National Bank of North Carolina | |
| Southern National Farm Products Development Corporation | |
| Southern National Insurance Services, Inc. | |
| Southern National Leasing Corporation | |
| Southern National Mortgage Company | |
| Southern National Realty Corporation | |
| Unified Investors Life Insurance Company | |
| **The Planters Corporation** | Rocky Mount |
| The Planters National Bank and Trust Company | |
| **United Carolina Bancshares Corporation** | Whiteville |
| Capital Brokerage Corporation | |
| UCB Facilities Corporation | |
| UCB Financial Services Corporation | |
| United Carolina Bank | |

## NON-NORTH CAROLINA BANK HOLDING COMPANIES

(In alphabetical order including a list of the nonbank subsidiaries with offices operating within the State of North Carolina)

| CORPORATION NAME | LOCATION |
|---|---|
| **Amity Bancorp, Inc.** | New Haven, CT. |
| Amity Loans, Inc. | |
| **AmSouth Bancorporation** | Birmingham, AL |
| AmSouth Mortgage Company, Inc. | |
| **Bank of Boston Corporation** | Boston, MA |
| BancBoston Financial Company | |
| BancBoston Mortgage Corporation | |
| Bank of Boston (loan production office) | |
| **Bank of New England Corporation** | Boston, MA |
| New England Commercial Finance Corporation | |
| New England Merchants Leasing Corporation | |
| **Barnett Banks, Inc.** | Jacksonville, FL |
| Verifications, Inc. | |
| **Beneficial Corporation** | Wilmington, DE |
| Beneficial Mortgage Corporation | |
| Beneficial Mortgage Co. of North Carolina | |
| Beneficial North Carolina Inc. | |
| **Chemical New York Corporation** | New York, NY |
| Chemical Financial Corporation | |
| Chemical Financial Services Corporation | |
| **Citicorp** | New York, NY |
| Citicorp Information Resources, Inc. | |
| Citicorp Mortgage, Inc. | |
| **Citizens Fidelity Corporation** | Louisville, KY |
| Citizens Fidelity Leasing Corporation | |
| **Citizens and Southern Corporation** | Atlanta, GA |
| C & S Capital Corporation | |
| C & S Family Credit, Inc. | |

## NON-NORTH CAROLINA BANK HOLDING COMPANIES

| CORPORATION NAME | LOCATION |
|---|---|
| **Crestar Financial Corporation** | Richmond, VA |
| Crestar Mortgage Corporation | |
| **First Illinois Corporation** | Evanston, IL |
| Mercury Finance of North Carolina | |
| **Fleet/Norstar Financial Group, Inc.** | Providence, RI |
| Fleet Finance, Inc. | |
| Fleet Mortgage Corporation | |
| Fleet Real Estate Funding Corporation | |
| **Manufacturers Hanover Corporation** | New York, NY |
| Manufacturers Hanover Consumer Services, Inc. | |
| Manufacturers Hanover Consumer Services of America, Inc. | |
| The CIT Group/Equipment Financing, Inc. | |
| The CIT Group/Factoring Manufacturers Hanover, Inc. | |
| The CIT Group/Sales Financing, Inc. | |
| **Midlantic Corporation** | Edison, NJ |
| Midlantic Commercial Co., Inc. | |
| **MNC Financial, Inc.** | Baltimore, MD |
| Landmark Financial Services of North Carolina, Inc. | |
| **Norwest Corporation** | Minneapolis, MN |
| Norwest Financial Leasing, Inc. | |
| Norwest Financial North Carolina, Inc. | |
| **Security Pacific Corporation** | Los Angeles, CA |
| Security Pacific Finance Corporation | |
| Security Pacific Housing Services, Inc. | |
| **Signet Banking Corporation** | Richmond, VA |
| Signet Home Loan Corporation/North Carolina | |
| **South Carolina National Corporation** | Columbia, SC |
| Provident Finance Company of North Carolina, Inc. | |
| Provident Mortgage Company, Inc. | |

## NON-NORTH CAROLINA BANK HOLDING COMPANIES

| CORPORATION NAME | LOCATION |
|---|---|
| **Sovran Financial Corporation** | Norfolk, VA |

Sovran Credit Corporation
Sovran Equity Mortgage Corporation
Sovran Leasing Corporation
Sovran Mortgage Corporation

# HISTORICAL
# INFORMATION

# COMMISSIONERS OF BANKS

## STATE OF NORTH CAROLINA

In 1931 the North Carolina legislature created the Banking Commission, an agency authorized to supervise all state-chartered banks. The Commissioner of Banks, appointed by the Governor to a four-year term, supervises and regulates all state-chartered banks through a professional staff of examiners and administrative personnel. In addition to enforcing the banking laws contained in Chapter 53 of the North Carolina General Statutes, he acts as the executive officer of the North Carolina State Banking Commission.

Listed below are the persons who have served as Commissioner of Banks since 1931.

| NAME | DATES OF SERVICE | |
|---|---|---|
| | From | Until |
| Gurney P. Hood | May 27, 1931 | April 14, 1951 |
| W. W. Jones | April 14, 1951 | October 31, 1957 |
| Frank L. Harrelson (Acting) | October 31, 1957 | November 12, 1957 |
| Ben R. Roberts | November 12, 1957 | September 6, 1963 |
| F. Shelby Cullom | September 6, 1963 | January 18, 1966 |
| Frank L. Harrelson (Acting) | January 18, 1966 | July 31, 1966 |
| Frank L. Harrelson | August 1, 1966 | June 30, 1976 |
| John R. Tropman | July 1, 1976 | April 27, 1978 |
| Thomas N. Brafford | April 27, 1978 | August 31, 1978 |
| James S. Currie | September 1, 1978 | March 31, 1987 |
| Hal D. Lingerfelt (Acting) | April 1, 1987 | May 31, 1987 |
| William T. Graham | June 1, 1987 | |

## NORTH CAROLINA STATE-CHARTERED BANKS

## OPENING DATES

| BANK | LOCATION | OPENING DATE |
|---|---|---|
| Branch Banking and Trust Company | Wilson | 1872 |
| First Citizens Bank & Trust Company | Raleigh | 03/01/98 |
| Southern Bank and Trust Company | Mount Olive | 01/29/01 |
| High Point Bank and Trust Company | High Point | 09/02/05 |
| Bank of Granite | Granite Falls | 12/12/06 |
| Bank of Pine Level | Pine Level | 01/05/07 |
| Mechanics and Farmers Bank | Durham | 08/08/08 |
| The Bank of Bladenboro | Bladenboro | 10/01/08 |
| Farmers & Merchants Bank | Greensboro | 07/15/09 |
| The Fidelity Bank | Fuquay-Varina | 08/10/09 |
| Peoples Bank | Newton | 01/01/12 |
| Bank of Four Oaks | Four Oaks | 06/24/12 |
| Avery County Bank | Newland | 10/17/13 |
| Security Bank and Trust Company | Salisbury | 03/15/15 |
| The Heritage Bank | Lucama | 11/01/16 |
| Guaranty State Bank | Durham | 02/24/17 |
| The East Carolina Bank | Engelhard | 01/20/20 |
| The Bank of Currituck | Moyock | 10/14/20 |
| The Morris Plan Industrial Bank | Burlington | 10/10/22 |
| Central State Bank | High Point | 03/18/26 |

## OPENING DATES

| BANK | LOCATION | OPENING DATE |
|---|---|---|
| United Carolina Bank | Whiteville | 03/20/26 |
| Peoples Bank and Trust Company | Rocky Mount | 04/01/31 |
| First Bank | Troy | 08/23/35 |
| Lexington State Bank | Lexington | 07/05/49 |
| Yadkin Valley Bank and Trust Company | Elkin | 10/16/68 |
| Lumbee Bank | Pembroke | 12/22/71 |
| Republic Bank & Trust Company | Charlotte | 05/01/72 |
| Mid-South Bank and Trust Company | Sanford | 06/27/74 |
| Randolph Bank & Trust Company | Asheboro | 11/03/78 |
| Carolina Mountain Bank | Highlands | 07/27/80 |
| The Village Bank | Chapel Hill | 03/08/82 |
| Triad Bank | Greensboro | 10/29/82 |
| First Commercial Bank | Asheville | 04/13/83 |
| Lincoln Bank of North Carolina | Lincolnton | 06/08/83 |
| Bank of Iredell | Statesville | 06/08/83 |
| Citizens Bank | Murphy | 07/12/83 |
| First Charlotte Bank and Trust Company | Charlotte | 12/14/83 |
| Bank of Stanly | Albemarle | 01/26/84 |
| First Scotland Bank | Laurinburg | 01/02/85 |
| American Bank & Trust Company | High Point | 05/20/85 |
| First Carolina Bank & Trust Company | Sanford | 07/01/85 |
| Bank of Union | Monroe | 10/14/85 |
| First Hanover Bank | Wilmington | 02/17/86 |

## OPENING DATES

| BANK | LOCATION | OPENING DATE |
|---|---|---|
| Salem Trust Bank | Winston-Salem | 03/03/86 |
| Barclays Bank of North Carolina | Charlotte | 07/21/86 |
| Topsail State Bank | Hampstead | 10/06/86 |
| Piedmont State Bank | Greensboro | 10/15/86 |
| State Bank | Fayetteville | 03/16/87 |
| The Community Bank | Pilot Mountain | 03/23/87 |
| Bankers Trust of North Carolina | Greensboro | 04/27/87 |
| First Community Bank | Gastonia | 09/15/87 |
| Blue Ridge Bank | Sparta | 10/15/87 |
| Community Bank & Trust Company | Rutherfordton | 11/30/87 |
| Triangle Bank and Trust Company | Raleigh | 01/04/88 |
| FirstSouth Bank | Burlington | 05/16/88 |
| Standard Bank and Trust Company | Dunn | 09/06/88 |
| Bank of Mecklenburg | Charlotte | 07/12/89 |

# RECORD OF ASSETS AND DEPOSITS
# OF
# NORTH CAROLINA STATE-CHARTERED BANKS
## 1902 - 1988

| YEAR | NO. OF BANKS | TOTAL ASSETS (000) | TOTAL DEPOSITS (000) |
|---|---|---|---|
| 1902 | 20 | $ 22,341 | $ 16,242 |
| 1903 | 149 | 26,168 | 18,497 |
| 1904 | 174 | 29,842 | 21,678 |
| 1905 | 228 | 41,096 | 32,260 |
| 1906 | 263 | 48,308 | 37,693 |
| 1907 | 294 | 51,884 | 37,803 |
| 1908* | | | |
| 1909* | | | |
| 1910 | 348 | 62,147 | 45,962 |
| 1911 | 361 | 68,406 | 51,461 |
| 1912 | 387 | 85,584 | 66,238 |
| 1913 | 411 | 91,101 | 69,027 |
| 1914 | 422 | 85,920 | 59,456 |
| 1915 | 417 | 92,349 | 70,114 |
| 1916 | 437 | 118,212 | 96,150 |
| 1917 | 454 | 156,494 | 132,953 |
| 1918 | 461 | 179,865 | 141,451 |
| 1919 | 502 | 298,540 | 261,158 |
| 1920 | 558 | 271,776 | 197,121 |
| 1921 | 553 | 243,046 | 183,310 |
| 1922 | 544 | 264,623 | 211,538 |
| 1923 | 534 | 298,996 | 247,863 |
| 1924 | 543 | 302,798 | 245,589 |
| 1925 | 530 | 316,227 | 260,328 |
| 1926 | 514 | 313,746 | 267,585 |
| 1927 | 493 | 354,408 | 298,657 |
| 1928 | 485 | 346,744 | 298,824 |
| 1929 | 469 | 361,929 | 292,674 |
| 1930 | 399 | 284,388 | 230,831 |
| 1931 | 377 | 242,423 | 185,378 |
| 1932 | 254 | 226,883 | 173,297 |
| 1933 | 233 | 214,471 | 179,234 |
| 1934 | 213 | 273,640 | 237,315 |
| 1935 | 211 | 318,319 | 280,101 |
| 1936 | 200 | 358,704 | 318,955 |
| 1937 | 196 | 354,181 | 311,541 |
| 1938 | 191 | 375,194 | 331,666 |
| 1939 | 186 | 438,688 | 392,479 |
| 1940 | 184 | 475,829 | 427,143 |
| 1941 | 184 | 593,447 | 540,907 |
| 1942 | 183 | 786,354 | 731,863 |
| 1943 | 182 | 911,430 | 853,670 |
| 1944 | 182 | 1,226,863 | 1,164,615 |
| 1945 | 184 | 1,407,225 | 1,333,589 |

* Not Available

## RECORD OF ASSETS AND DEPOSITS

| YEAR | NO. OF BANKS | TOTAL ASSETS (000) | TOTAL DEPOSITS (000) |
|---|---|---|---|
| 1946 | 182 | $1,443,771 | $1,358,377 |
| 1947 | 181 | 1,484,179 | 1,392,687 |
| 1948 | 181 | 1,434,948 | 1,334,644 |
| 1949 | 182 | 1,431,506 | 1,317,680 |
| 1950 | 179 | 1,515,314 | 1,389,672 |
| 1951 | 179 | 1,704,373 | 1,566,942 |
| 1952 | 180 | 1,785,760 | 1,803,130 |
| 1953 | 180 | 1,632,289 | 1,639,736 |
| 1954 | 178 | 1,892,160 | 1,721,720 |
| 1955 | 174 | 1,982,586 | 1,799,835 |
| 1956 | 167 | 2,028,805 | 1,828,458 |
| 1957 | 165 | 2,065,123 | 1,852,174 |
| 1958 | 160 | 2,257,861 | 2,343,650 |
| 1959 | 153 | 2,019,679 | 2,094,607 |
| 1960 | 147 | 2,255,049 | 1,963,290 |
| 1961 | 140 | 2,458,553 | 2,150,915 |
| 1962 | 133 | 2,568,145 | 2,228,553 |
| 1963 | 125 | 2,564,684 | 2,212,118 |
| 1964 | 121 | 2,877,763 | 2,515,754 |
| 1965 | 116 | 3,140,387 | 2,743,481 |
| 1966 | 110 | 3,466,415 | 3,045,365 |
| 1967 | 103 | 3,849,356 | 3,350,953 |
| 1968 | 99 | 4,306,317 | 3,726,746 |
| 1969 | 86 | 2,874,890 | 2,499,376 |
| 1970 | 76 | 3,174,812 | 2,754,389 |
| 1971 | 72 | 3,603,890 | 3,126,589 |
| 1972 | 64 | 4,074,886 | 3,540,977 |
| 1973 | 65 | 4,793,760 | 4,140,411 |
| 1974 | 66 | 5,097,292 | 4,408,774 |
| 1975 | 68 | 5,401,119 | 4,704,143 |
| 1976 | 64 | 5,638,762 | 4,989,336 |
| 1977 | 62 | 6,198,395 | 5,479,936 |
| 1978 | 62 | 6,777,478 | 5,971,193 |
| 1979 | 57 | 7,201,055 | 6,284,722 |
| 1980 | 56 | 7,641,345 | 6,662,650 |
| 1981 | 52 | 8,675,501 | 7,402,381 |
| 1982 | 50 | 9,461,674 | 8,093,145 |
| 1983 | 50 | 10,213,510 | 8,726,179 |
| 1984 | 46 | 11,606,443 | 10,032,291 |
| 1985 | 46 | 10,361,363 | 8,982,182 |
| 1986 | 49 | 12,403,815 | 10,928,043 |
| 1987 | 53 | 13,590,301 | 11,680,980 |
| 1988 | 56 | 15,204,120 | 13,237,091 |

# MAXIMUM RATE
# OF INTEREST ALLOWED
# ON CERTAIN LOANS

According to the provisions of G.S. 24-1.1(3) and 24-1.2(2a), the Commissioner of Banks determines monthly the maximum rate of interest allowed on certain loans of $25,000 or less. The maximum rate is 16%, or an index tied to the current six month U. S. Treasury Bill rate, whichever is greater. The maximum rate allowed by this statute and the period in which it changed are displayed below.

| PERIOD | RATE OF INTEREST |
|---|---|
| June 7 - June 30, 1981 | 21.5 |
| July 1 - July 31, 1981 | 19.5 |
| August 1 - August 31, 1981 | 20.0 |
| September 1 - September 30, 1981 | 21.0 |
| October 1 - October 31, 1981 | 20.5 |
| November 1 - November 30, 1981 | 19.5 |
| December 1 - December 31, 1981 | 17.5 |
| January 1 - January 31, 1982 | 17.5 |
| February 1 - February 28, 1982 | 19.0 |
| March 1 - March 31, 1982 | 20.0 |
| April 1 - May 31, 1982 | 19.0 |
| June 1 - June 30, 1982 | 18.0 |
| July 1 - July 31, 1982 | 18.5 |
| August 1 - August 31, 1982 | 18.0 |
| September 1 - September 30, 1982 | 17.0 |
| October 1 - December 31, 1982 | 16.0 |
| January 1 - December 31, 1983 | 16.0 |
| January 1 - May 31, 1984 | 16.0 |
| June 1 - October 31, 1984 | 16.5 |
| November 1 - December 31, 1984 | 16.0 |
| January 1 - December 31, 1985 | 16.0 |
| January 1 - December 31, 1986 | 16.0 |
| January 1 - December 31, 1987 | 16.0 |
| January 1 - December 31, 1988 | 16.0 |